

V0.3 Issued 18/09/2023



New SAR Portal Overview

An overview of the new SAR Portal



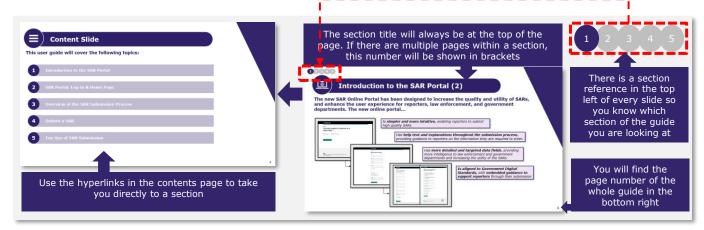
Using this Guide

This guide will help you understand the process for submitting suspicious activity reports (SARs) via the SAR Portal.

The guide will provide you with:

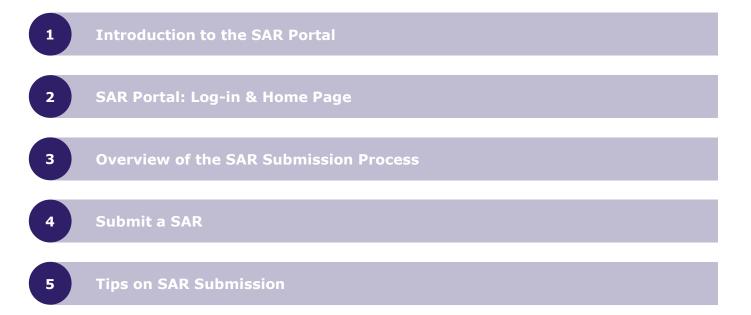
- An overview of the new SAR Portal
- An overview of the end-to-end SAR submission process
- An overview of the type of questions you will be asked when submitting a SAR

To navigate through this guide, use the onscreen navigation buttons as outlined below:





This user guide will cover the following topics. Select 'Introduction to the SAR Portal' to begin.





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Introduction to the SAR Portal (1)

The new SAR Portal is a secure, web-based system through which you can submit suspicious activity reports to the UKFIU.

Why and when to submit a SAR

Submitting a SAR provides law enforcement invaluable information about potential criminality that may otherwise not be available. It protects you, your organisation, and UK financial institutions from money laundering and terrorist finance. For guidance on when to submit a SAR, please refer to the <u>NCA website</u>.

Who can use the SAR Portal

The SAR Portal can be used by anyone, including members of the general public and/or regulated and unregulated organisations.

Before you can use the SAR Portal, you will need to register. Please view the 'SAR Portal – How to **Register'** user guide on the <u>NCA website</u> for more detail and guidance on registration.

Why use the SAR Portal

The SAR Portal is the NCA's recommended method for the submission of SARs. This is because it:

- provides you with an automated acknowledgment of successful submission
- assists you in structuring your SAR to be comprehensive, improving processing time for law enforcement
- offers you the opportunity to request a DAML or DATF

Key Benefits of the new SAR Portal

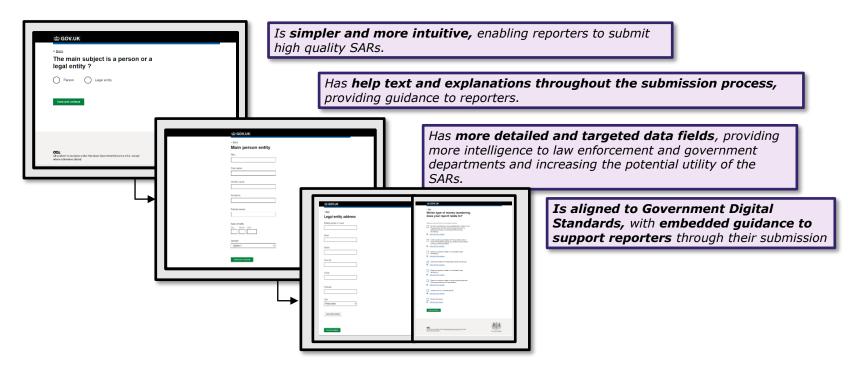
- The new SAR Portal will make it easier for you to submit structured, meaningful and comprehensive SARs.
- Increased data quality of submissions will provide enhanced intelligence to the UKFIU, law enforcement agencies and government departments in their fight to disrupt criminal activity.



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Introduction to the SAR Portal (2)

The new SAR Portal has been designed to increase the quality and utility of SARs, and enhance the user experience for reporters, law enforcement, and government departments. The new SAR portal...





Part 1: Logging in to the SAR Portal

Sign in

2 3 4 5

Email address

Password

Sign in

Not registered?

Register

Problems signing in

Forgotten password

Important

To access the SAR Portal, you will need to log-in using your <u>individual</u> log-in details.

In order to log-in, you will have needed to have completed a one-time registration process, <u>even if you are already</u> registered to the legacy online system.

For guidance on how to do so, please view the 'SAR Portal – How to Register' user guide.



SAR Online Portal: Log-in & Home Page (2)

Part 2: The SAR Portal Home Page

Once you have successfully logged into the SAR Portal, you will be presented with the **SAR Portal home page**.

Home page

SAR draft reference	Your reference	Last updated	Main party	Business unit	Last editor/viewer	
<u>D100000100</u>	#1	6 Jan 2023	#1	Business Change SARs	O Doran	<u>Delete</u>
<u>Manage full list of</u>	draft SAR(s)					

The homepage will display the following:

- Draft SARs Link to all SARs that are in progress but have not yet been submitted. You will not be able to access Draft SARs once they have been submitted.
- Information regarding your SARs, including:
 - Your SAR Reference number
 - · When the SAR was last updated
 - Who the main party is
 - Business unit if provided during registration
 - · Who was the last editor/viewer
- Create a new SAR Link to creating a new SAR



) SAR Online Portal: Log-in & Home Page (3)

Part 3: Viewing draft SARs from the Home Page

On the homepage you will see a hyperlink labelled 'Manage Full List of Draft SAR(s)'. When clicking on this link, you will be navigated to a page that lists of all your draft SARs.

This page will list all draft SARs that have not yet been submitted.

Important

A draft SAR will be automatically deleted from the Draft SAR list after 31 days of no updates.

The column 'Last Updated' shows when the SAR was last viewed/edited.

		SAR LOCAL	PORTAL Done	ot use real data		
					Org for te	esting T Tes
Home pa	ge					<u>Sign ou</u>
SAR draft reference	Your reference	Last updated	Main party	Business unit	Last editor/viewer	
D10000045		20 Jan 2023			T Test	Delet
D100000042		17 Jan 2023	Toro Solicitors		S Test1	<u>Delet</u>
		17 Jan 2023	Or		S Test1	Delet



Overview of the SAR Submission Process

The new SAR report has 9 key sections that you will be asked to complete. The next section of this user guide will provide more information on the types of questions you will be asked.

Section 1	Section 2	Section 3
i Background Information	Main Party	Associated Associated Arties
Section 4	Section 5	Section 6
Glossary Codes & Alerts	Threshold Variation & Reason for Suspicion	Suspicious Transactions
Section 7	Section 8	Section 9
DAML or DATF	+ Further Information	Final Summary



Submit a SAR: SAR Index Page (1)

Create a new SAR

Submission of a Suspicious Activity Report (SAR)

Draft reference - D100000100

Help with SAR Index

Section 1 of 9	
Background Information	COMPLETED
Section 2 of 9	
Main Party	COMPLETED
Section 3 of 9	
Associated Party	NOTADDED
Section 4 of 9	
Glossary Codes and Alerts	COMPLETED
Section 5 of 9	
Threshold Variation and Reason for Suspicion	COMPLETED
Section 6 of 9	
Suspicious Transactions	COMPLETED
Section 7 of 9	
Defence against money laundering (DAML) or defence against terrorist financing (DATF)	COMPLETED
Section 8 of 9	
FurtherInformation	COMPLETED
Section 9 of 9	
Report Summary	IN PROGRESS

To create a new SAR, click on the **'Create a new SAR'** button on the homepage. Having clicked on the **'Create a new SAR'** button, you will land on the **SAR Index Page**.

The SAR Index page shows the **9 key sections of the SAR that will need to be completed** and the status of each (e.g., 'Completed' or 'In Progress').

The SAR Index page is the starting point when creating a SAR, and allows users to navigate, view, and make changes to the SAR report at any stage.

A link back to the SAR Index Page is available at the top of each screen so it is easy to access the page at any point when creating a SAR.

Important

You cannot proceed to complete a section of the SAR report until you have completed the previous section.

The following slides on this user guide provides an overview and guidance on the different sections of the SAR report.



The first section you will be asked to fill when submitting a SAR is on background information.



KEY INFORMATION YOU WILL BE ASKED TO PROVIDE:

- The level of access you want assigned to the SAR, private vs public. If private, then no other individual in your organisation can view or edit the report
- Allocate a reference for personal use. This reference is for you or other members in your organisation to identify the SAR you are submitting
- Link to another SAR(s). You can enter up to 20 other related SARs via their SAR Unique Reference Number (URN)
- Identify the SAR type. 'Proceeds of Crime' vs 'Terrorism'
- **Confirm if there is a known law enforcement interest.** Select Yes if a law enforcement agency is aware of the suspicious activity and is actively investigating.
- **Review and amend your answers for this section.** As with each section of the portal you will be provided with a summary of your answers so you can easily review and amend them as you go.



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Submit a SAR: Background Information (3)

The slide shows screenshots of some of the fields you will be asked to complete.

ක් GOV.UK	NCA SAR Portal	Hanage Users Account Settings
	SAR LOCAL PORTAL Denotion	real data
Home > SAR Index		Org for testing 17 Test
< <u>Bash</u>		Status
Is there a known	n law enforcement inte	rest?
Ves No or unknown		
Save and continue		

Org for testing | TTest

Salad

< Back

Is there a known law enforcement interest?

Help with this question

Law Enforcement Agency Interest could relate to individuals, businesses or a specific set of circumstances, concerning current or past enquiries during criminal investigations or other activities they are conducting to help protect the public. SAR submitters may discover that law enforcement has an interest where the Agency has made direct contact with them e.g. through Court/Production Orders or other general enquiries. Typically SAR submitters discover Agency interest through their due dispence research e.g. where they identify relevant court proceedings (or crimes announced in media articles). Similarly, SAR submitters may be aware of appeals for public help through Alexts seeking requests for information.

Noting Law Enforcement Interest in SARs helps the UKFIU to promptly coordinate and facilitate the provision of opportunities for early interventions.

No or unknown

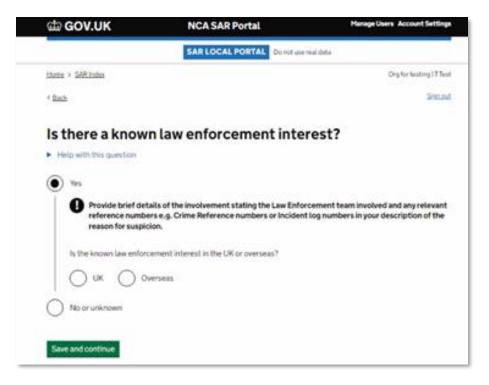
Save and continue



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This slide shows screenshots of some of the fields you will be asked to complete.



Submit a SAR: Main & Associated Parties (4)

The next sections of the SAR report focus on the main and the associated parties.



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YOU WILL BE ASKED TO:

- Confirm if the main suspect is a person or legal entity. You will need to provide their name.
- **Confirm what information you know about the main suspect.** If you select a box, you will be prompted to enter additional information as required. Once you have provided all the information you have, you will be provided with a summary of your answers so you can review and amend them as necessary.
- **Confirm you are happy with the answers you provided.** The next set of questions will address if there are any associated parties related to your suspicion.
- If there are not, you can skip the section. If there are, you will be presented with the same questions you answered about the main suspect but for the associated party. You will then be asked to describe the relationship between the associated party and the main party subject to the SAR.
- Add associated parties. Once you are finished adding up to 50 associated parties, you will again be able to review and amend your answers before moving on to the next section.



This slide shows screenshots of some of the fields you will be asked to complete.

Is the main party a person or a legal entity?	Do you know the main party account details that are related to your suspicion?
Person Uegal Entity (organisation) What is the name of the legal entity? Enter name	UK bank or building society account International bank account Crypto-currency account Other account No
Save and continue	Save and continue

Is there a person or a legal entity associated with your suspicion?

\bigcirc	Yes, associated person
\bigcirc	Yes, associated legal entity (organisation)
\bigcirc	No
Save	and continue



The next sections of the SAR focus on glossary codes and the reason for suspicion (RFS). This section introduces new fields.



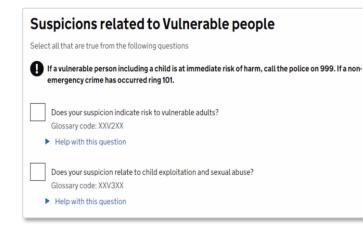
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OVERVIEW:

- In the first half of this section, you will be presented with different categories that your suspicion could be related to e.g., vulnerable people, money laundering, economic predicate offences etc.
- For each suspicion category, there will be a series of tick-box questions related to different glossary codes. You will be asked to confirm which are applicable to your suspicion. The following Glossary Codes are now added automatically based on your answers and are no longer listed: XXD8XX (Domestic PEP); XXD7XX (International PEP).
- In the second half of this section, you will be asked if you are requesting the NCA to provide a
 Threshold Variation via a simple yes or no response. If you request a Threshold Variation you will
 also need to include a summary and description of this.
- You will then be asked to provide a **summary** and **description** of the suspicion via two free text fields. For the new 'Summary' field, provide a brief outline of the reason for suspicion (up to 200 characters). **You no longer have to enter the Glossary Codes in the Reason for Suspicion,** as you will have already selected the Glossary Codes that are relevant to your report.
- There is detailed built-in guidance on how to structure your response and what to include.

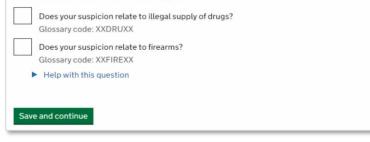


This slide shows screenshots of some of the fields you will be asked to complete.



Suspicions related to high risk predicate offences

Select all that are true from the following questions



Submit a SAR: Suspicious Transactions (8)

The next section of the report seeks to confirm if your SAR is related to/involves suspicious transactions. This section introduces new fields.



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OVERVIEW:

- If your SAR **does not relate to suspicious transactions**, you will not have to answer any further questions in this section. You will be navigated directly to the next section.
- If your SAR **relates to suspicious transactions**, you will be asked a series of questions to capture the information you know about the transaction(s) and the parties involved. You can add up to 50 transactions.
- The questions cover aspects such as:
 - The type of transaction made e.g., if funds were sent or received, currency, date, location etc.
 - · The account details used
 - If the transaction involves real estate, and if so, the cost of the property and address
 - · Financial and technical details used in the transaction
- The transaction is assumed to be between the main party and the counter party (who may also be the main party).
- You can skip questions you do not have the applicable information for. When you are finished you can review and amend your answers before moving onto the next section.



This slide shows screenshots of some of the fields you will be asked to complete.

e <u>2ack</u>	Sup out
Details about the transaction	
Did the main party of this suspicious transaction send funds or receive funds?	
Send Turtds Kecstve funds	
What was the type of the transaction?	
Select type	
Platthawe	
Select the currency used in the suspicious transaction and provide the amount.	
You will be able to provide the amount after you make your selection	
Greet Britan Pounds (GBP)	
Currency other than Great Britain Provide (USBP)	
For example United States Dollar (USD) or Euro (EUR)	
Entire value	
1334	
Salact currency	
Bahamak Dollar (8552)	
Crypto-currency	
For exemple Bitzzin or Etherman	
Inter the date and time of the transaction	
Coter data s.s 100/2019/19/19/19	
Day Month Tear	
12 11 2022	
Entertime (optional)	
n g. HH PM SS	
ng HHYPOHdas Haur Minuten Secondu	
n g. HH PM SS	
ng HH1PMM-555 Paur Hinatas Seconds 10 12 12	
ng HHYPOHIdas Haur Minuten Seconde	

	you know account details of the main party used in the spicious transaction?
\bigcirc	UK bank or building society account
\bigcirc	International bank account
\bigcirc	Crypto-currency account
\bigcirc	Other account
\bigcirc	No
\mathcal{I}	No
Sav	e and continue

Do the circumstances involve suspicious transactions?

Only add those transactions you know, suspect or believe to be involved in money laundering or terrorist financing.



Save and continue



Submit a SAR: Defence (10)

The next section of the report allows you to request a Defence Against Money Laundering (DAML) or Defence Against Terrorist Financing (DATF). This section introduces new fields



OVERVIEW:

- This section enables you to request a DAML or a DATF.
- If you do not require a defence, you will be navigated to the next section.
- In order to request a defence, you will need to answer a set of questions that cover:
 - The information or other matter which gives the grounds for your knowledge, suspicion or belief.
 - A description of the prohibited act for which you seek a defence
 - · The value and description of the future specified activity
 - · The value, description and current location of the criminal property

Please note that there is detailed built-in portal guidance for each set of questions to provide further support.



Submit a SAR: Defence (11)

This slide shows screenshots of some of the fields you will be asked to complete.

Which of the following principal money laundering offences do you wish to seek a defence for?	
You must select at least one Concealing, disguising, converting, transferring or removing criminal property from England and Wales, or from Scotland, or from Northern Ireland. Section 327 of Proceeds of Crime Act 2002 Arranging or facilitating the acquisition, retention, use or control of criminal property by or on behalf of another person. Section 328 of Proceeds of Crime Act 2002 Acquiring, using or possessing criminal property Section 329 of Proceeds of Crime Act 2002 Section 329 of Proceeds of Crime Act 2002 Save and continue	Do you know the date of the future specified activity? Yes No Are the funds leaving the UK and moving to overseas? Yes No or Unknown
Requesting a defence against money laundering	What is the intended destination of the funds or items? If you do not know this information, continue without selecting an option UK bank account
All reporting obligations under s330-332 i.e. failing to disclose, will apply and should be included in the defence request.	International bank account
In order to obtain a s335 defence (appropriate consent), we require to know:	E-wallet/Exchange platform
 The information or other matter which gives the grounds for your knowledge, suspicion or belief. A description of the prohibited act for which you seek a defence. 	Other account
The value and description of the future specified activity.The value, description and current location of the criminal property.	Located at an address



The final section of the report allows you to review your responses before submission.



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OVERVIEW:

- This section is the final part of your SAR submission where you will be provided with a summary of your answers
- This will be your final opportunity to review and edit your answers before submitting
- If you wish to retain a copy of your SAR, select the **'Print this page' button** at the bottom of the page (before you submit) and choose to either print or save as a PDF
- <u>IMPORTANT</u>: Once you submit your SAR, you will no longer be able to view or print a copy of the report
- Once you submit your SAR you will receive onscreen confirmation, alongside your online reference number. You will shortly receive an email confirming receipt of the SAR with a Unique Reference Number (URN).



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Submit a SAR: Final Summary (13)

This slide shows a screenshot of the final summary screen you will be presented with.

Hares * ShR index	Org for twening (T Tiwn
4 lack	<u>Bar est</u>
Final page to review, save/print and submit a SAR	
Check your answers	
Draft reference - 0100000043	
	<u>Opin sk</u>
Background information	•
About the main party	•
Associated parties and additional information	•
Glossary codes and alert reference numbers	•
Threshold variation and reason for suspicion	•
Suspicious transactions	•
Defence against terrorist financing (DATF)	•
Further information	٠

You can print a copy well asso as a PDP. The NCA's ends able to provide a copy of your submitted SAR, as once the SAR enters the NCA's database it becomes restricted data, and therefore cancet be transmitted to a non-secure ensult, fax number or possible address.

	=± 1		

uberit SAR

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.

Check your answers Draft reference - D100000043				
Privacy of the SAR				
Do you want to make this suspicious activity report private or accessible by anyone within your organisation?	Public	Charge		
Reference				
Your reference for the suspicious activity report	Not provided	Chapse		
Related to other SAR(s)				
Is this Suspicious Activity Report (SAR) related to another SAR that was previously submitted?	No	Charter		

Tips of SAR Submission

See below for tips to help reporters understand how the portal is designed and what to do when submitting a SAR.

- Mandatory fields do not have any marking
- **Optional field** have markings
- Conditional mandatory a follow on question that becomes mandatory if the main question is answered
- Radio buttons requires selecting an option. Allows you to only select one option
- Checkboxes only select if applicable, some checkboxes have a follow-on question; can select multiple
- Account details request for account details on multiple screens that cannot be linked, reporters may need to enter the same account details in different sections of the portal i.e., main party, associated parties, suspicious transactions, DAML or DATF
- Financial amount enter the value, ignore currency symbol and commas, e.g., enter
 200000.00 if not GBP, there will be a currency list to choose from



Thank you for viewing this SARs Digital Service User Guide



Please provide feedback on the Portal and overall onboarding process via our <u>Portal User Feedback form</u>



If you need further guidance or support to submit good quality SARs, please contact <u>UKFIUEngagement@nca.gov.uk</u>



Should you have any technical queries, please return the template overleaf to <u>UKFIUSARs@nca.gov.uk</u>

OFFICIAL

SARs Reform

Programme

Information Required	Please write your responses here. If the answer is unknown, please put "N/A"
Please provide a description of the issue. We ask that you avoid including any SAR data that is personal or otherwise sensitive and use secure email where possible.	
Is this an issue only you are experiencing or are colleagues in your organisation experiencing the same issue?	
Have you been able to repeat the issue or was it an isolated incident?	
If you are blocked from making a SAR, are you able to find a workaround?	
Are there any other urgent factors that you think we should be made aware of?	
What date did the issue occur?	
What time did the issue occur?	
Please provide a screenshot of any error messages, or any other screenshots that you think would help us resolve this issue. Please crop out any personal or sensitive data.	
What browser did you use? E.g. Microsoft Edge, Google Chrome etc. Please include browser version. To find the browser version, in the browser's toolbar, click on "Help" or the Settings icon. Click the menu option that begins "About" and you'll see what type and version of browser you are using.	
What type of SAR was being made? E.g. DAML, TACT, or Vulnerable Person SARs	
What is the best email to contact regarding this issue?	
What is the best contact number to call you on about the issue? (optional)	