



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:

Content Slide

This user guide will cover the following topics:

- 1 Introduction to the SAR Portal
- 2 SAR Portal: Log-in & Home Page
- 3 Overview of the SAR Submission Process
- 4 Submit a SAR
- 5 Top tips of SAR Submission

Use the hyperlinks in the contents page to take you directly to a section

Introduction to the SAR Portal (2)

The new SAR Online 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 online portal...

- Is simpler and more intuitive, enabling reporters to submit high quality SARs.
- Has help text and explanations throughout the submission process, providing guidance to reporters on the information they are required to enter.
- Has more detailed and targeted data fields, providing more intelligence to law enforcement and government departments and increasing the utility of the SARs.
- Is aligned to Government Digital Standards, with embedded guidance to support reporters through their submission

1 2 3 4 5

There is a section reference in the top left of every slide so you know which section of the guide you are looking at

You will find the page number of the whole guide in the bottom right



Content Slide

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

1

Introduction to the SAR Portal

2

SAR Portal: Log-in & Home Page

3

Overview of the SAR Submission Process

4

Submit a SAR

5

Tips on SAR Submission



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 [NCA website](#).

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 [NCA website](#) 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.

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...

Is aligned to Government Digital Standards, with embedded guidance to support reporters through their submission

[illegible]



SAR Online Portal: Log-in & Home Page (1)

Part 1: Logging in to the SAR Portal

Sign in

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 individual log-in details.

In order to log-in, you will have needed to have completed a one-time registration process, even if you are already 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	
D100000100	#1	6 Jan 2023	#1	Business Change SARs	O Doran	Delete

[Manage full list of draft SAR\(s\)](#)

► [Important Guidance](#)

[Create a new SAR](#)

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.

GOV.UK NCA SAR Portal Manage Users Account Settings

SAR LOCAL PORTAL Do not use real data

Org for testing | T Test [Sign out](#)

Home page

SAR draft reference	Your reference	Last updated	Main party	Business unit	Last editor/viewer	
D100000045		20 Jan 2023			T Test	Delete
D100000042		17 Jan 2023	Toro Solicitors		S Test1	Delete
D100000038		17 Jan 2023	Or		S Test1	Delete

[Manage full list of draft SAR\(s\)](#)

► Important Guidance

Create a new SAR



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



**Background
Information**

Section 2



Main Party

Section 3



**Associated
Parties**

Section 4



**Glossary
Codes & Alerts**

Section 5



**Threshold Variation &
Reason for Suspicion**

Section 6



**Suspicious
Transactions**

Section 7



DAML or DATF

Section 8



**Further
Information**

Section 9



**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

NOT ADDED

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

Further Information

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.



Submit a SAR: Background Information (2)

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.



Submit a SAR: Background Information (3)

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

GOV.UK NCA SAR Portal Manage Users Account Settings

SAR LOCAL PORTAL Do not use real data

Home > SAR Index Org for testing (T Test)

< Back Save and continue

Is there a known law enforcement interest?

▶ Help with this question

☐ Yes

☐ No or unknown

Save and continue

Home > SAR Index Org for testing (T Test)

< Back Save and continue

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 diligence 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 Alerts 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.

☐ Yes

☐ No or unknown

Save and continue



Submit a SAR: Background Information (4)

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

The screenshot displays the 'SAR LOCAL PORTAL' interface. At the top, there's a header with 'GOV.UK', 'NCA SAR Portal', and 'Manage Users Account Settings'. Below this, a blue bar contains 'SAR LOCAL PORTAL' and a warning 'Do not use real data'. The main content area shows a breadcrumb trail 'Home > SAR Index' and a link 'Original for testing IT Test'. A '< Back' link is on the left, and a 'Simulated' link is on the right. The primary question is 'Is there a known law enforcement interest?'. Below it is a 'Help with this question' link. There are three radio button options: 'Yes' (selected), 'No or unknown', and 'Overseas'. The 'Yes' option is expanded, showing a mandatory field (indicated by an 'i' icon) with the instruction: 'Provide brief details of the involvement stating the Law Enforcement team involved and any relevant reference numbers e.g. Crime Reference numbers or Incident log numbers in your description of the reason for suspicion.' Below this, another question asks 'Is the known law enforcement interest in the UK or overseas?' with two radio button options: 'UK' and 'Overseas'. At the bottom, there is a green 'Save and continue' button.



Submit a SAR: Main & Associated Parties (4)

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



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.



Submit a SAR: Main & Associated Parties (5)

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?

- ☐ Person
- ☒ Legal Entity (organisation)

What is the name of the legal entity?

Enter name

Save and continue

Do you know the main party account details that are related to your suspicion?

- ☐ UK bank or building society account
- ☐ International bank account
- ☐ Crypto-currency account
- ☐ Other account
- ☐ No

Save and continue

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

- ☐ Yes, associated person
- ☐ Yes, associated legal entity (organisation)
- ☐ No

Save and continue



Submit a SAR: Glossary Code & RFS (6)

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



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.



Submit a SAR: Glossary Code & RFS (7)

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

Suspensions related to Vulnerable people

Select all that are true from the following questions

! If a vulnerable person including a child is at immediate risk of harm, call the police on 999. If a non-emergency crime has occurred ring 101.

☐ Does your suspicion indicate risk to vulnerable adults?

Glossary code: XXV2XX

[▶ Help with this question](#)

☐ Does your suspicion relate to child exploitation and sexual abuse?

Glossary code: XXV3XX

[▶ Help with this question](#)

Suspensions related to high risk predicate offences

Select all that are true from the following questions

☐ Does your suspicion relate to illegal supply of drugs?

Glossary code: XXDRUX

☐ Does your suspicion relate to firearms?

Glossary code: XXFIREXX

[▶ Help with this question](#)

[Save and continue](#)



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.



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.



Submit a SAR: Suspicious Transactions (9)

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

[Back](#) [Skip out](#)

Details about the transaction

Did the main party of this suspicious transaction send funds or receive funds?

☒ Send funds ☐ Receive funds

What was the type of the transaction?

Select type

Purchase

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.

☐ Great Britain Pounds (GBP)

☒ Currency other than Great Britain Pounds (GBP)
For example United States Dollar (USD) or Euro (EUR)

Enter value

1234

Select currency

Bahamas Dollar (BSD)

☐ Crypto-currency
For example Bitcoin or Ethereum

Enter the date and time of the transaction

Enter date

e.g. DD/MM/YYYY

Day Month Year

12 11 2022

Enter time (optional)

e.g. HH:MM:SS

Hour Minutes Seconds

19 12 11

[Save and continue](#)

Do you know account details of the main party used in the suspicious transaction?

- ☐ UK bank or building society account
- ☐ International bank account
- ☐ Crypto-currency account
- ☐ Other account
- ☐ No

[Save 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.

- ☐ Yes ☐ No

[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

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

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

☐ International bank account

☐ E-wallet/Exchange platform

☐ Other account

☐ Located at an address

Requesting a defence against money laundering

! All reporting obligations under s330-332 i.e. failing to disclose, will apply and should be included in the defence request.

In order to obtain a s335 defence (appropriate consent), we require to know:

- 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.



Submit a SAR: Final Summary (12)

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



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
- **IMPORTANT**: 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).



Submit a SAR: Final Summary (13)

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

Home > SAR info Org for testing IT Test

[Back](#) [Sign out](#)

Final page to review, save/print and submit a SAR

Check your answers

Draft reference - D100000043 [Open all](#)

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	+

You can print a copy and save as a PDF. The NCA is not able to provide a copy of your submitted SAR, as once the SAR enters the NCA's database it becomes restricted data, and therefore cannot be transmitted to a non-secure email, fax number or postal address.

[Print this page](#)

i 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](#)

Final page to review, save/print and submit a SAR

Check your answers

Draft reference - D100000043 [Open all](#)

Background information [Change](#)

Privacy of the SAR

Do you want to make this suspicious activity report private or accessible by anyone within your organisation? Public [Change](#)

Reference

Your reference for the suspicious activity report Not provided [Change](#)

Related to other SAR(s)

Is this Suspicious Activity Report (SAR) related to another SAR that was previously submitted? No [Change](#)



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 [Portal User Feedback form](#)



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



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

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)	