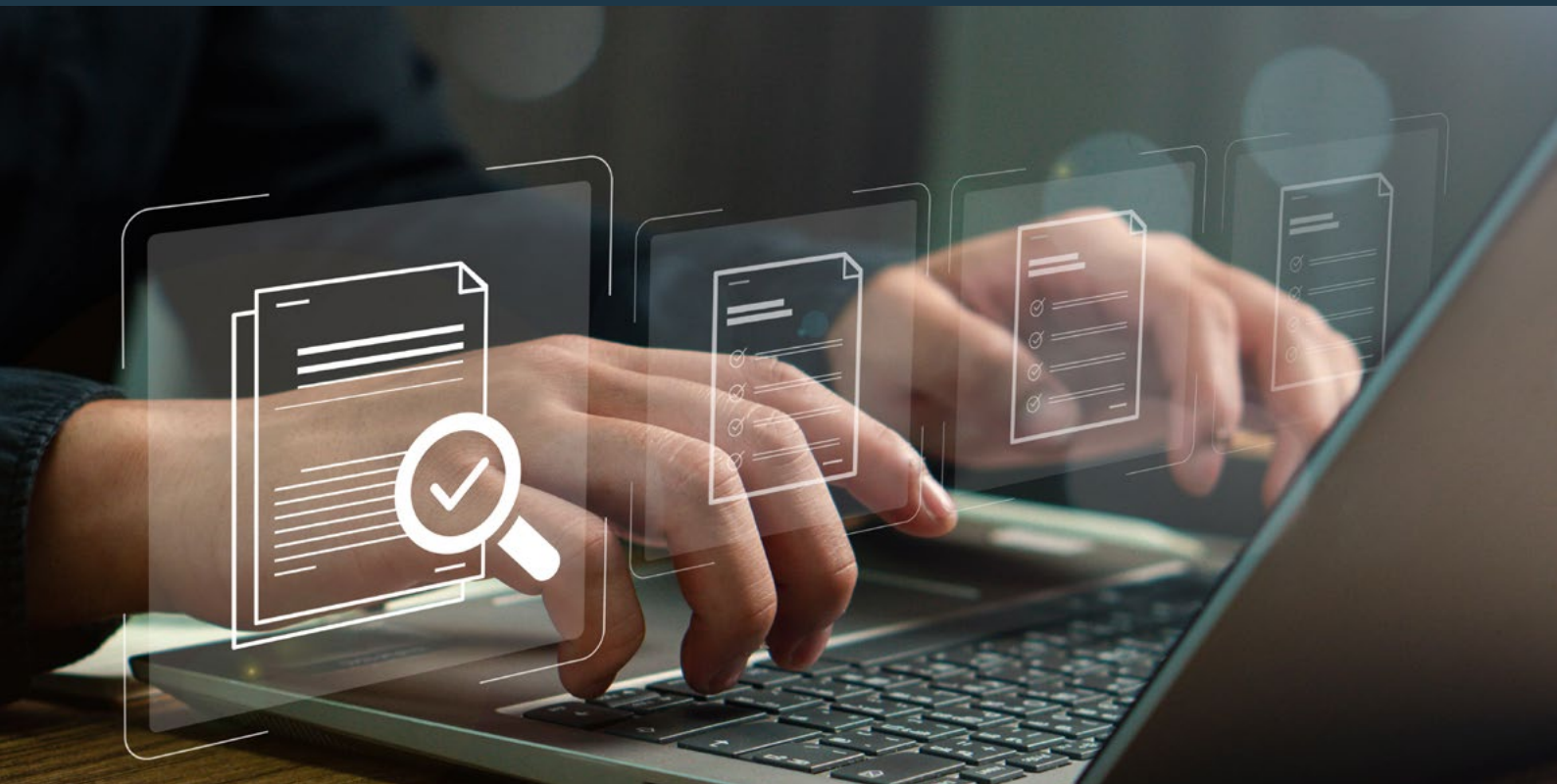


UKFIU SARs Best Practice Guidance

Chapter 1: Using the SAR Portal

Guidance on how to use the SAR Portal to submit
Suspicious Activity Reports to the UKFIU

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Getting Started

This guide will help you register for the SAR Portal as either an individual or an organisation. The SAR Portal is the simplest and most efficient way to submit Suspicious Activity Reports (SARs) securely to the UK Financial Intelligence Unit (UKFIU).

The guide covers:

- How to register for the SAR Portal, either as a private individual or as an organisation, and what information you will need to do this
- How to register two entities under one organisation account
- How to navigate the SAR Portal
- How to add users to your SAR Portal account
- How to amend contact details within the SAR Portal

This guide does not cover how to complete a SAR on the SAR Portal or what to include in a SAR. See '**Chapter 2: Submitting a SAR**' for guidance on this.

General user information

Even if you previously used the legacy SAR Online system, you need to register for a new account on the SAR Portal. Your SAR Online login details will not work on the SAR Portal. Please ensure you correctly register as either a private individual or an organisation by following the processes set out in this guide.

Crime reporting

SARs are solely for reporting knowledge or suspicions of money laundering under the Proceeds of Crime Act 2002 (POCA), or belief or suspicions relating to terrorist financing under the Terrorism Act 2000 (TACT). The SARs regime is not a route to report crime, including any predicate offences to the suspected money laundering.

SARs are not crime reports, and submitting a SAR does not remove the requirement to make a crime report to the police or report the matter to another relevant government department or organisation (for example, HMRC or DWP). SARs are also not for reporting concerns about vulnerable people or matters relating to immediate risks to others. Please ensure you have reported these to the police or other emergency services, using 101 or 999 as appropriate, before submitting your SAR.

If you have also reported the matter to the police, emergency services or another organisation, ensure you detail this in your SAR and include any crime or report reference numbers you have been provided. If your SAR includes reference to a vulnerable person, outline all safeguarding steps you have taken. Failure to do so may result in the UKFIU contacting you to confirm what safeguarding steps you have taken.

Useful SAR Portal information

This section explains some of the features of the SAR Portal to help you navigate through the questions.

- Fields are mandatory unless they have an 'optional' marking. Some fields will become mandatory depending on your answer to a previous question.
- Radio buttons mean only one option can be selected. See the image below for an example radio button (circular button).

Background information

Do you want to make this suspicious activity report private or accessible by anyone within your organisation?

If you make it private then no other individual in your organisation can view or edit the report

Private

Accessible to anyone within my organisation

- Check boxes mean multiple options can be selected. Select all that apply. Selecting some check boxes (square boxes) will bring up a follow-up question.

Details known to you about the main party (x)

Select all that apply.

If unknown, continue without adding any information.

Address

Company registration number

Date of establishment

Country of establishment

Type of business

VAT registration number

Save and continue

Registering for the SAR Portal

Before registering for the SAR Portal, check whether your organisation already has an account. Please ensure you correctly register as either a private individual OR [an organisation](#). If you register as a private individual, you will not be able to be added to your organisation's account in the future. If you submit a DAML on behalf of an organisation but from a private individual's account, the UKFIU may not be able to give you a decision on your request.

Registering as a private individual

Follow this process if you are registering as a private individual. This will create a personal account. Do not use this option if you work for an organisation and will be submitting SARs on behalf of that organisation.

Before registering you will need:

- A working email address that you have access to and which has not been used to register on the SAR Portal previously. Your email address will be your SAR Portal user ID and therefore can only be used once.
- A phone number that you have access to (preferably a mobile number but a landline can be used). You will need access to this each time you sign in to your account for two-factor authentication.

Create an account

Forename

Surname

Email address

Must be a valid email address you have access to. This will be used to send you a verification code.

Confirm email address

Important:

Once you have confirmed your email address, you will be emailed a verification code to enter into the SAR Portal and then asked to create a password.

Once you have created your password, you will be asked to enter an active phone number to enable two factor authentication.

Once you have entered your phone number, you will receive a verification code (via text or a phone call, depending on the option you choose). If you receive a code, enter this into the relevant field. If you select 'Call Me', follow the instructions given on the automated call you receive.

Provide a phone number

You will need access to the phone each time you sign in for account security. A mobile number is preferred but you can use a landline.

Send Code will text you a verification code to enter in the next screen

Call Me will ring you and ask you to select the 'pound' ('#/'hash') key on the phone

Enter country code

United Kingdom (+44)

Enter phone number

Send Code
Call Me
Cancel

Remember:

- You must have access to this phone at the time of registration
- You will also need access to this phone each time you sign in to your account for two-factor authentication
- You will need to request a verification code or call each time you sign in to your account
- A mobile number is preferable (if you opt to use a landline, you will only be able to receive verification calls)

Once you have verified your phone number, you will need to select that you are registering as a private individual.

Are you registering on behalf of your organisation or as an individual?

Registering on behalf of an organisation
Use this if you are registering for a work account representing your organisation.

Registering as a private individual
Use this if you are registering for a personal account.

Continue

You will then be prompted to enter your address. As a private individual, you can use your residential address to register.

Please ensure your address is complete and accurate.

The account has been created

What happens next

You can now sign in to your account. From here you can manage other users, verify your details, draft and submit SARs.

[Sign in to your account](#)

Registering as an organisation

If you work for an organisation, and will be submitting SARs on behalf of that organisation, follow the process below.

If your organisation already has a SAR Portal account, skip to [Adding a New User/Inviting a User](#).

First time organisation registration

If your organisation does not have an existing SAR Portal account, the initial user will need to create an organisation account before being able to invite others to join it. **Please do not create a new organisation account if your organisation already has one.** We are unable to merge two accounts for the same organisation at a later date, and having two may cause access issues in the future for your organisation.

Organisation registration overview

Before registering you will need:

- Confirmation that your organisation does not already have an account on the SAR Portal
- Permission from the Nominated Officer/MLRO of your organisation to create an account on your organisation's behalf
- Confirmation of your organisation's main contact details for the SAR Portal

The UKFIU and law enforcement will use these main contact details to contact your organisation about SARs once submitted, including to request further information and communicate decisions on defence requests (DAMLs and DATFs). The UKFIU recommends organisations use a shared inbox for the relevant AML compliance team as their main contact email, as well as a mobile telephone number for the MLRO or Nominated Officer (or other staff member able to action defence refusals and receive communications out of normal office hours). If your organisation chooses to use an individual's email address for the main contact, you must have processes and procedures in place to ensure defence decisions and requests for information can still be received if this person is absent from work. (Refer to [Updating your Details](#) for further guidance.)

1. Create a personal login for your organisational account (initial user only)

Remember:

- Use your work email address
- Your email address cannot have been used to register on the SAR Portal previously, including as a private individual
- Your email address will be your personal SAR Portal user ID

Create an account

Forename

Surname

Email address

Must be a valid email address you have access to. This will be used to send you a verification code.

Confirm email address

Continue

Cancel

Important:

Once you have confirmed your email address, you will be emailed a verification code to enter into the SAR Portal and then asked to create a password. Once you have created your password, you will be asked to enter an active phone number to enable two factor authentication.

Once you have entered your phone number, you will then need to opt to receive a verification code via text or a phone call. If you opt to receive a code, enter this into the relevant field. If you select 'Call Me', follow the instructions given on the automated call you receive.

Provide a phone number

You will need access to the phone each time you sign in for account security. A mobile number is preferred but you can use a landline.

'Send Code' will text you a verification code to enter in the next screen

'Call Me' will ring you and ask you to select the 'pound' ('#/'hash') key on the phone

Enter country code

Enter phone number

Send Code

Call Me

Cancel

Remember:

- You must have access to this phone at the time of registration
- You will also need access to this phone each time you sign in to your account for two-factor authentication
- You will need to request a verification code or call each time you sign in to your account
- A mobile number is preferable (if you opt to use a landline, you will only be able to receive verification calls)

Once you have verified your phone number, you will need to select that you are registering on behalf of an organisation.

For guidance on how to register as a private individual, refer to [Registering as a private individual](#).

Are you registering on behalf of your organisation or as an individual?

Registering on behalf of an organisation
Use this if you are registering for a work account representing your organisation.

Registering as a private individual
Use this if you are registering for a personal account.

[Continue](#)

Remember:

- Only select 'Registering on behalf of an organisation' if you are the first member of your organisation registering
- Please check with your MLRO/Nominated Officer whether your organisation is already registered and, if so, request an invitation to register from an existing SAR Portal user. Please ensure you do not start the user registration process until you have received an invitation from another SAR Portal user within your organisation.

You will be asked to enter your job title, and have the option to enter your business unit or department.

Position in organisation

Job title

Business unit / department (optional)

Registering as a private individual
Use this if you are registering for a personal account.

Important:

Adding your business unit/department can be used as a useful internal differentiator for your organisation. See section [Registering two entities under one organisation account](#) for more details.

2. Set up your organisation's account (initial user only)

The UKFIU recommends the following information is provided for the [main contact](#) for your organisation:

- **Name** - this should be the Nominated Officer or MLRO
- **Email address** - we recommend a shared mailbox is used
- **Phone number** - we recommend a mobile number for the Nominated Officer/MLRO is used or another staff member able to action defence refusals and receive communications out of normal office hours
- **Position in organisation / job title** - make it clear whether the main contact holds the Nominated Officer or MLRO role, if this is not clear from the job title

2A. You are the main contact

Main contact for your organisation

We need to know who will be the main contact (this will usually have been agreed within your organisation). This can be amended later if required.

I will be the main contact

Main contact email address

Please enter an email address that the FIU can use for requests for information and defence grants and refusals. This can be an individual or a team mailbox.

Email address

Confirm email address

Someone else in my organisation

If you are the main contact, you will be asked to enter and confirm an email address that the UKFIU or law enforcement can use to contact your organisation about SARs once submitted, including to request further information and communicate decisions on defence requests (DAMLs and DATFs). This can be a **different** email address to the one you are using as your personal login. As suggested above, the **main contact email address** should, where possible, be a shared mailbox rather than an individual's email address.

2B. Someone else is the main contact for your organisation

Main contact for your organisation

We need to know who will be the main contact (this will usually have been agreed within your organisation). This can be amended later if required.

- I will be the main contact
- Someone else in my organisation

Name

Forename

Surname

Email address

Please enter an email address that the UKFIU can use for requests for information and defence grants and refusals. This can be an individual or a team mailbox.

Email address

Confirm email address

Phone number

Mobile (or landline) number

Position in organisation

Job title

If you are not the main contact for your organisation, you will need to enter all of the above details for the main contact.

The main contact should be the contact that the UKFIU or law enforcement can use to contact your organisation about SARs once submitted, including to request further information and communicate decisions on defence requests (DAMLs and DATFs). Refer above for the UKFIU's recommendations for the [main contact for your organisation](#).

Note: If your organisation chooses to use an individual's email address for the main contact, you must have processes and procedures in place to ensure defence decisions can still be received if this person is absent from work. (Refer to [Updating your Details](#) for further guidance). You can also include details of an '**alternative contact**' for instances where the main contact is not available. Up to two alternative contacts can be added, however these should not be relied upon to receive defence decisions in the absence of the main contact.

3. Adding organisation details

Once you have added the main contact details, you will need to provide details for the organisation on whose behalf you are registering.

Reporting organisation registration

Information about the organisation you represent

Reporting organisation details

Organisation name

Organisation sector

Registration number (optional)
 e.g. Company Registration Number

AML supervisory body

AML supervisory body registration ID (optional)

- **Organisation name** – ensure this is your organisation’s full legal name
- **Organisation sector** – select the most relevant sector from the drop-down list. Once you have selected a sector, you will be asked to select an organisation type from another drop down. If your organisation covers more than one sector or type, select the most relevant sector/type for the AML regulated part of your organisation. If you can’t find the most relevant organisation type under the sector heading you have chosen, check the options available under one of the other sectors.
- **Registration number** – e.g. Companies House registration number, charity number, etc. This helps the UKFIU to differentiate organisations with similar names.
- **AML supervisory body** – ensure you select the correct AML supervisor for your organisation. This information may be used by the UKFIU to provide AML supervisors with analytical data about their supervised sectors.
- **AML supervisory body registration ID** - if your supervisor provides your organisation with a registration ID, include it here.

Once you have entered your organisation’s details, you have completed your SAR Portal registration. You are now ready to sign in to your account.

The account has been created

What happens next

You can now sign in to your account. From here you can manage other users, verify your details, draft and submit SARs.

[Sign in to your account](#)

Adding a new user/inviting a user

The screenshot shows the 'Manage users' page in the NCA SAR Portal. At the top, there are links for 'Manage Users' and 'Account Settings'. Below the navigation, there is a breadcrumb trail 'Home > Manage users' and a 'Sign out' link. The main heading is 'Manage users'. Underneath, there is a section for 'Active users' with a table. The table has three columns: 'Name', 'Business unit', and 'Job title'. There are four rows of data, each with a 'Remove user' link. The last row also has a 'Manage my account' link.

Name	Business unit	Job title	
[Redacted]	[Redacted]	[Redacted]	Remove user
[Redacted]	[Redacted]	[Redacted]	Remove user
[Redacted]	[Redacted]	[Redacted]	Remove user
[Redacted]	[Redacted]	[Redacted]	Manage my account

To allow other users in your organisation to register - you will need to click on the **'Manage Users'** link at the top of the page, then select **'Add a new user'**.

Once you have entered their details and clicked **'Send invite'**, they will receive an email allowing them to register. Please ensure you invite them using the work email address they will use to create their personal login.

Any registered user in your organisation can invite colleagues to register. Please note, invitation links expire after 7 days. If a new user has not completed the setup of their account before the 7 days is over, you will need to invite them again.

Registering as a user of an organisational account:

1. When you have been invited to register by an existing SAR Portal user for your organisation, you will receive an invite email from Notifications Service Gov UK.
2. Click the link in the email, and it will take you to the page below. Click **'Register'** and follow the instructions on screen. Once you've reached this stage, the process for setting up your [personal user account](#) is similar to registering as a private individual, except you will not be able to change the email address from the one the invite was sent to.

You have been invited to register to submit Suspicious Activity Reports (SARs)

New user registration

Before registering on this site, you should consider the following:

In order to register, you must have a working email account to which you have access. This email address will be your SAR Portal user ID and can therefore only be used once - i.e. no two users can use the same email address.

[Register](#)

- Once you have entered your name, job title and business unit (if relevant), you will be emailed a verification code to enter into the SAR Portal and then asked to create a password.
- Once you have created your password, you will be asked to enter an active phone number to enable two factor authentication.
- Once you have entered your phone number, you will receive a verification code (via text or a phone call, depending on the option you choose). If you receive a code, enter this into the relevant field. If you select '**Call Me**', follow the instructions given on the automated call you receive.

Provide a phone number

You will need access to the phone each time you sign in for account security. A mobile number is preferred, but you can use a landline.

'Send Code' will text you a verification code to enter in the next screen

'Call Me' will ring you and ask you to select the 'pound' ('#/'hash') key on the phone

Enter country code

United Kingdom (+44)
▼

Enter phone number

Remember:

- You must have access to this phone at the time of registration
- You will also need access to this phone each time you sign in to your account for two-factor authentication
- You will need to request a verification code or call each time you sign in to your account
- A mobile number is preferable (if you opt to use a landline, you will only be able to receive verification calls)

When users have completed registration, they will receive a welcome pack via an email sent by Notifications Service Gov UK.

Note: The onus is on organisations to ensure their IT Firewalls do not block emails from the Notifications Service Gov UK and that their invited SAR Portal users are briefed to check Junk mail for such notifications.

It is best practice for organisations to maintain accurate records on who can access the SAR Portal. Most organisations place that responsibility on their MLRO or Nominated Officer.

Registering two entities under one organisation account

There may be circumstances where an AML function within one organisation is responsible for submitting SARs on behalf of two or more linked entities (e.g. a parent company submitting on behalf of a subsidiary). There are two options for managing this on the SAR Portal:

i. Entities report under one organisation ID

With this option, when you invite new users to join your organisation, make sure they enter the entity they are submitting SARs on behalf of in the **'Business unit/department field'** when they set up their account. This will then appear on any SARs they submit. If they need to amend this at any time after registration, this can be done under **'Account settings'**.

Note: If you use this option, all users invited to the organisation's account will be able to see all draft SARs for both entities/business units (unless drafts are set to private).

ii. Set up two (or more) organisation IDs

This option requires each 'organisation' to have a unique email address. Users can be invited to the relevant organisation they will be submitting SARs on behalf of, but note that, if one user needs to be able to submit on behalf of both organisations, they will need separate email addresses to do this. You cannot invite the same user to two different organisation accounts.

Note:

The UKFIU does not allow third parties to submit SARs on behalf of unrelated entities. The option to register two entities under one organisation account should only be used for related entities, such as two companies within the same group that share an MLRO or a parent company submitting on behalf of a subsidiary.

Reporters are reminded that the obligation to report money laundering or terrorist financing under POCA, TACT and the MLRs cannot be devolved or outsourced to unrelated third parties. Nominated Officers/MLROs must retain oversight of all reporting decisions and are ultimately responsible for ensuring all AML obligations are met.

Signing into your account: overview

Once you have completed your SAR Portal registration, you will immediately be able to sign into your account.

To sign into your account, you will need:

- **Your email address** - this will be the email address you registered with
- **Your password** - this is the password you created whilst registering
- **Your phone** - you will need to be able to receive a text or phone call during the sign in process

Signing into your account: step 1 - enter your details

Enter your email address and password.

Sign in

Email address

Password

[Sign in](#)

Signing into your account: step 2 - multi-factor authentication

You will need to select either '**Send Code**' or '**Call Me**' to receive your unique verification code or call (please note this is Microsoft making the call/texting).

Multi-factor authentication

We have the following number on record for you. We can send a code via SMS or phone to authenticate you.

Phone Number XXX-XXX-37044

[Send Code](#) [Call Me](#) [Cancel](#)

[Has your phone number changed or your phone is unavailable?](#)
This process requires you to use a phone to log in.

Signing into your account: step 3 – enter verification code

Once you have received your verification code via SMS, you can type the code into the box and sign into your account. If you choose to receive a verification call instead, follow the instructions given on the automated call you receive.

Confirm your phone number

We need to verify the phone number you provided belongs to you. Shortly you will receive an SMS with a code. If you have not received it within 10 minutes, request a new code below.

Phone Number XXX-XXX-37044

Enter verification code

[Send a new code](#)

[Has your phone number changed or your phone is unavailable?](#)
This process requires you to use a phone to log in.

Updating your Details

The SAR Portal allows users to update personal and organisational contact information via the **'Account Settings'** section, in the top right of the SAR Portal home page. All personal details can be amended with the exception of the email address used to log in. As your registered email address is the primary point of security, it cannot be changed once registration is complete.

If you wish to update your registered email address, you will need to set up a new user account. To do this, you first need to invite your new email address as a new user (from the organisation's SAR Portal account) and continue with the process of registering the new account. Once you have successfully registered as a new user, you can remove your old account either by selecting **'Remove account'** under **'Account settings'** when signed into your old account, or by selecting **'Remove user'** next to the relevant account under **'Manage users'**, when signed into your new account.

Updating your organisation details

All users nominated on their organisation's account also have the option to amend the contact details for the organisation's main contact, including the main contact's email address. This is intended to streamline the process for changing MLRO details and to ensure continued receipt of DAML and DATF related communications without any disruption.

All users can:

- update the main contact details for their organisation
- invite new users
- remove existing users

This is done via the **'Account settings'** and **'Manage users'** options at the top of the page. Users can also change some of their organisation's details – this is indicated by a **'Change'** option on the right side of the screen. Some organisation details cannot be changed after the account is created.

If you need to change these organisational details, contact UKFIUengagement@nca.gov.uk for further guidance.

Frequently Asked Questions

SAR Portal registration

Q1. Can I register with an international phone number?

Yes. You can register with an international phone number.

Q2. I only have one phone number, can this be used for registering for two accounts?

Yes. The same phone number can be used to register for two different accounts.

Q3. Do I need admin rights to invite colleagues to register?

No. No user has specific admin rights on the SAR Portal. All registered users for an organisation can invite colleagues to register, under '**Manage users**' at the top right of the screen.

Using the SAR Portal

Q4. Is there a session timeout on the SAR Portal?

There will be a session timeout after 20 minutes of inactivity. You will get a warning message 5 minutes before being logged out.

Q5. Can I view/update draft SARs created by other users in my organisation?

Yes. All users from the same organisation will be able to view and edit draft SARs created by colleagues. The only exception is when a SAR is created as '**PRIVATE**'; in this case, only the creator can view and edit the SAR.

Q6. Is there an option to delete a SAR before submission (i.e. if it is no longer required)?

Yes. You can delete draft SARs via the Draft SARs page. When you select a SAR to delete, you will get a warning message that the SAR will be deleted permanently if you select '**Yes**'.

Q7. Can I change my phone number on the SAR Portal?

You can change your phone number under '**Account Settings**' at the top of the screen. You can also change your phone number via the multi-factor authentication page during sign in. See '[Updating your Details](#)'.

Q8. How do I reset my password?

You can change your password under '**Account Settings**' at the top of the screen. You can also change your password during sign in by clicking the '**forgotten password**' link.

Q9. How can I access my SAR once submitted or obtain a copy of the SAR?

You are unable to access your SAR in the SAR Portal once submitted.

You may be required to retain a copy of your SAR submission for audit or AML supervision purposes. To do this select the '**print this page**' button at the bottom of the page (before you submit) and choose to either print or save as pdf. This copy of the SAR will only be accurate as at the point the SAR content was printed or saved. If you subsequently make further changes to your SAR prior to submission, you will need to print or save it again to ensure the copy in your records is an accurate reflection of what was submitted. The UKFIU cannot access draft SARs and printed/saved copies made prior to submission cannot be accepted as proof/confirmation of the final SAR submission by the UKFIU.

Please note: If you are saving/printing copies of SARs, you must ensure they are saved and stored securely. When storing SARs, reporters should consider their obligations under sections 333A and 342 of POCA, sections 21D and 39 of TACT, and the requirements of UK data protection legislation.

Contact Details:

If you have any technical questions relating to the SAR Portal/accounts, please contact UKFIUSARs@nca.gov.uk

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

Versions

Version	Date published
1.0	November 2025

Key Resources and Contacts



To access other UKFIU guidance documents and SAR related products, see the NCA website [here](#)



If you have any feedback in relation to this guidance document, please contact UKFIUEngagement@nca.gov.uk



Scan the QR code to access all issues of UKFIU SARs In Action magazine



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