

SARs Reporter Booklet

June 2026

This is a United Kingdom Financial Intelligence Unit (UKFIU) product for reporters of Suspicious Activity Reports (SARs), produced in line with the National Crime Agency's commitment to share perspectives on the SARs regime.



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Overview

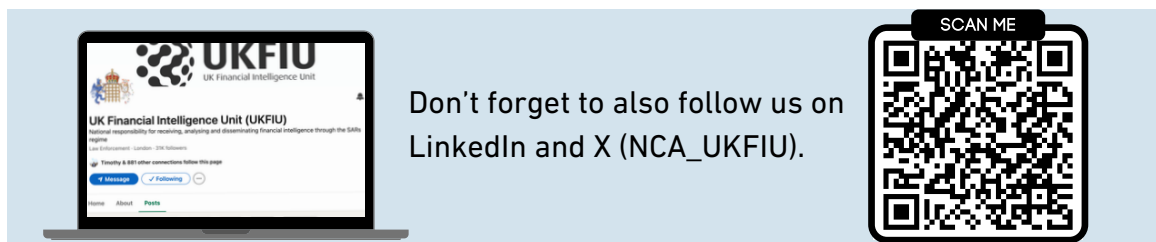
This document is produced by the UKFIU which has national responsibility for receiving, analysing and disseminating financial intelligence submitted through the SARs regime.

This booklet contains a sanitised summary of feedback from law enforcement agencies (LEAs) on their use of SARs.

This booklet is aimed at:

- sharing perspectives on the use of SARs with regime participants
- sharing and encouraging best practice amongst reporters
- providing a feedback mechanism to the UKFIU about the operation of the regime.

More information about the UKFIU, the SARs regime and further guidance notes can be found at the NCA website www.nationalcrimeagency.gov.uk.



We would appreciate your feedback on the effectiveness and format of this document. Please email any comments to ukfiufeedback@nca.gov.uk.

Disclaimer

Cases reported on in this document were collated in response to biannual requests from the UKFIU to LEAs to report on the use of SARs intelligence during the course of their investigations. This Reporter Booklet contains examples received in October 2025.

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Foreword from Vince O'Brien

Welcome to the June 2026 edition of the UKFIU's Reporter Booklet aimed at all SAR reporters.

With this publication we aim to provide a snapshot of some of the excellent examples we receive highlighting the work of law enforcement agencies in utilising SAR intelligence to initiate investigations and informing existing ones.

SARs are a critical intelligence resource for law enforcement – they provide information like phone numbers, addresses, company details, investment activity, bank accounts and details of other assets. They have been instrumental in identifying sex offenders, fraud victims, murder suspects, missing persons, people traffickers, fugitives and terrorist financing.

These Reporter Booklets focus predominantly on sanitised case studies. News relating to the UKFIU/SARs regime features instead in the UKFIU magazine, SARs In Action, available via the [NCA website](#).

Don't forget to also subscribe to the UKFIU podcast – this is available on a number of streaming sites including Spotify, Apple Podcasts, Amazon Music and Audible. The most recent, **Episode 28: Combatting Money Laundering in the Real Estate and Letting Agency Sector** was released in May 2026. In this episode, panellists from the UKFIU, HMRC and a real estate agency address money laundering and suspicious activity in the real estate and letting agency sector.



Vince O'Brien
Head of the UKFIU

UKFIU Assistance

For information or assistance with submitting SARs or SAR Portal enquiries, please visit www.nationalcrimeagency.gov.uk or email UKFIUsars@nca.gov.uk.

When contacting the UKFIU please have available your SAR reference number if applicable. If you wish to make a SAR by post you should address your SAR to: UKFIU, PO Box 8000, London, SE11 5EN. NB: post is slower than SAR Portal and therefore it will take longer for your SAR to be processed. You will not receive an acknowledgement if you use post.

General UKFIU matters may be emailed to UKFIUsars@nca.gov.uk. All Defence Against Money Laundering (DAML) request queries are only dealt with via email. Should you have any queries please email DAML@nca.gov.uk.

Case Studies

A review of case studies provided by LEAs and other end users¹ of SARs demonstrates how they continue to be instrumental in instigating and supporting investigations to tackle a wide range of the highest priority threats identified by the National Strategic Assessment of Serious and Organised Crime (NSA).

Money Laundering

A reporter raised concerns after identifying a large third-party credit in excess of £60,000, paid into a business account which was not linked to, or compatible with the services provided by the business. This activity was considered indicative of layering, suggesting funds obtained through fraud were being moved to conceal their true origin as criminal property. The reporter made enquiries regarding the payment, however, the business' response did not adequately explain the source or purpose of the funds and did not alleviate suspicion. Further concerns were identified as payment activity was linked to another business suspected of fraud, and the business website was found to be basic and generic. A DAML was submitted to the UKFIU by the reporter. **The UKFIU refused the DAML and disseminated the intelligence to a law enforcement agency (LEA).** Following initial review and enquiries, the LEA identified potential layering activity and suspected the business' director was acting as a money mule. **An Account Freezing Order (AFO) was subsequently obtained to secure the funds in excess of £60,000.** LEA enquiries are ongoing.



Multiple reporters submitted DAMLs relating to subjects suspected of involvement in an organised fraud scheme targeting transport operators. The DAMLs highlighted activity in their accounts where multiple subjects fraudulently sought refunds on tickets. The LEA identified links across the DAMLs and suspected organised fraud against the transport operators. One DAML was granted to allow funds to be retained, enabling the LEA to subsequently obtain multiple AFOs to secure the remaining funds, identifying additional linked accounts and a further subject. **The DAMLs assisted the LEA in disrupting the flow of funds and secure supporting AFOs valued over £15,000. The subjects have since been convicted, with frozen funds to be used for compensation.**

¹ A current or potential user of SARs such as an LEA or relevant government body.

Concerns were raised after activity on an account linked to a vehicle sales business indicated potential money laundering, with funds received from multiple counterparties. The activity included large payments from companies with little or no online presence, discrepancies in the stated business profile, handwritten invoices and weaknesses identified during the reporter's verification checks. Due to these concerns, the reporter sought to return the funds to source and submitted a DAML. **The DAML was refused by the UKFIU and disseminated to the LEA, to allow action to be taken.** The LEA raised concerns regarding the legitimacy of the business and obtained an AFO, **securing over £200,000** suspected to represent the proceeds of crime. Further enquiries identified links to an organised crime network, with the investigation continuing with another relevant LEA. **The DAML enabled funds to be safeguarded, supported wider intelligence development and disrupted suspected money laundering linked to organised criminal activity.** The investigation remains ongoing.



Multiple SARs were submitted to the UKFIU by a reporter after identifying suspected fraud, linked to the use of a single device by multiple customer accounts. The linked customers' activity was inconsistent with their profiles including frequent disputed refund claims, typically submitted in clusters, with funds credited back to accounts pending investigation. The LEA's enquiries established that the accounts formed part of a wider money mule network, mapping linked accounts and tracing the movement of funds back to a mule recruiter. Further work with the reporter identified relevant online activity, enabling the LEA to locate the address and device used by the network. **This resulted in the arrest of the recruiter and an associate for money laundering offences, both faced a court order and over 40 money mules were served with cease and desist notices.** The SARs assisted the LEA in **disrupting criminal activity and dismantling a network** with enquiries ongoing and an amount over £5,000 being restrained.

An LEA found themselves at the centre of a **live kidnapping investigation** and whilst conducting their enquiries, they sought financial information on the subject and the victim. This triggered the submission of a DAML SAR by a reporter to pay away significant funds of more than £200,000 to the subject's account who was believed to be the perpetrator of the kidnap. The subject's bank account showed signs of layering and concealing activity associated with money laundering contrary to section 329 of Proceeds of Crime Act 2002. The subject's bank account received excessive third-party credits in a relatively short period of time which was not in line with their previous account activity. **The UKFIU refused the DAML and sent the intelligence to an LEA** who subsequently secured the funds under an AFO. The investigation is ongoing.



Concerns were raised by a reporter after activity on a subject's business account showed unknown third-party payments, the dispersal of Bounce Back Loan funds, and large debits to individuals with no clear business purpose. There were also long dormant periods followed by sudden high-value transactions, leading the reporter to believe the business account balance in excess of £20,000 represented criminal property. Due to their concerns, **the reporter submitted a DAML which was refused by the UKFIU and disseminated to an LEA.** The LEA's enquiries established that the subject was already facing confiscation proceedings under the Proceeds of Crime Act 2002. **The DAML enabled the LEA to identify the increase in the subject's account balance and account activity they were previously unaware of to successfully apply for a restraint order to secure the funds, safeguarding them from dispersal while awaiting a confiscation order.** Overall, the DAML supported ongoing LEA activity and contributed to wider confiscation proceedings. LEA enquiries remain ongoing.

Fraud

During an ongoing investigation, an LEA conducted a search of the SARs database and identified a SAR linked to their subject. The SAR submission had been prompted by a fraud review from the reporter, highlighting potential first-party fraud following concerns that the subject had been misusing their account. The SAR enabled the LEA to link the reported business account to their existing investigation, identifying an account they had not previously been aware of. **The LEA discovered over £25,000 in cash deposits made to the business account that did not appear to derive from legitimate trading.** The SAR assisted in identifying assets, an address linked to another case and additional evidential material, including additional subjects to further the LEAs investigation, which is currently ongoing.

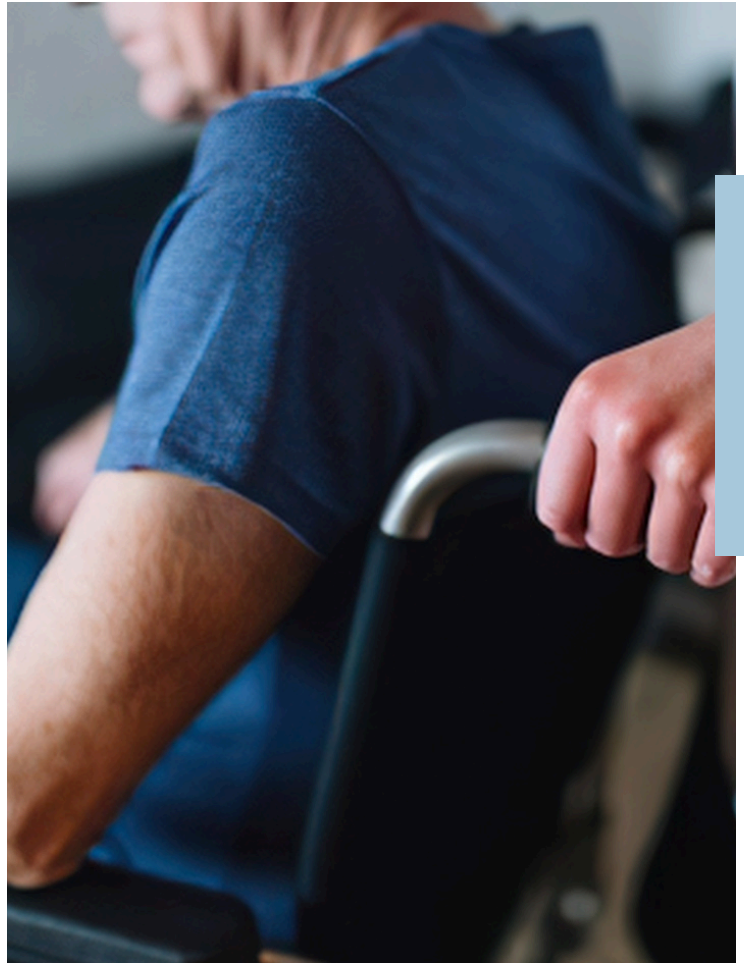
Suspicions were raised by a reporter, who suspected that their customer was engaging in fraudulent activity. The customer's business account showed large amounts of funds being dissipated rapidly. The business lacked an online presence, which was inconsistent with the large amount of funds seen in the business account. **The UKFIU refused the DAML and disseminated the intelligence to the LEA, who investigated.** The LEA's investigation found that the business was inactive, the customer used a false ID and address to legitimise the dormant business and that suspicions of fraud had been reported via the fraud prevention service, Cifas. **The LEA was able to secure an AFO in excess of £20,000.**



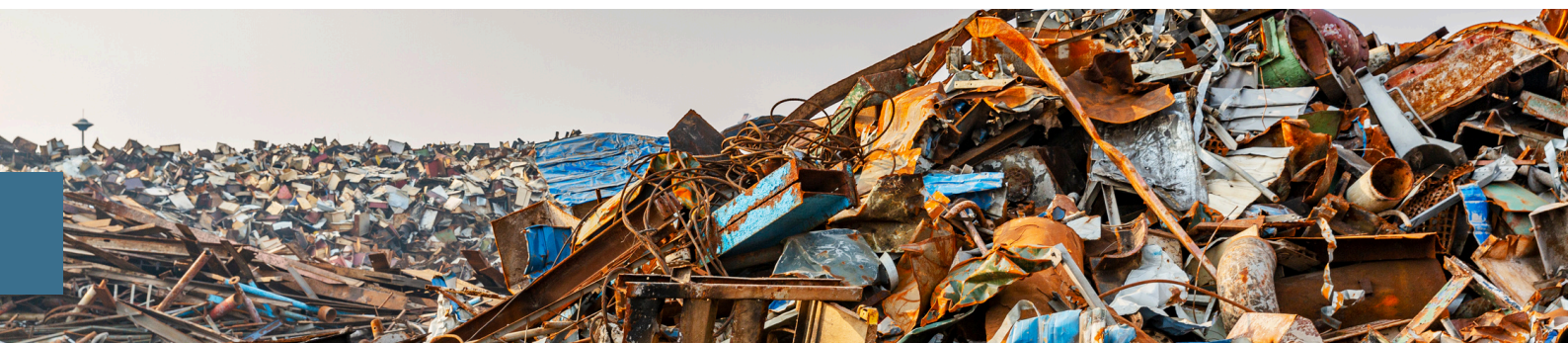
DAMLs were submitted by multiple reporters after transaction monitoring of the subject's accounts identified activity inconsistent with the subject's profile, raising concerns of bribery and corruption linked to the subject's employment with an LEA. The subject worked overseas and had access to public funds. The DAMLs highlighted unusually high incoming funds into the subject's account that did not align with the subject's known income or role. Upon returning to the UK, the subject was questioned by the LEA and admitted to **defrauding their employer of over £260,000**, agreeing to return the funds. **The DAML intelligence assisted the LEA in identifying the suspected proceeds of crime and confirming the source of the funds.** The funds were protected and returned to the subject's employer via the DAML process. The employee is facing disciplinary action.

Other

Multiple reporters submitted SARs to the UKFIU after identifying concerns that a subject was abusing their position as a power of attorney to control significant funds belonging to vulnerable individuals (the victims). The SARs highlighted high-value transactions inconsistent with the subject's known income, the use of multiple payment cards, and large volumes of funds received from pension providers and wealth management firms, where the subject was a friend of the victims. As part of an ongoing investigation, the LEA identified that the subject was linked to multiple accounts across different institutions, with approximately **£1 million suspected to represent the proceeds of crime**. SAR intelligence demonstrated the movement of funds from the vulnerable victims to accounts controlled by the subject. **The SARs enabled the LEA to trace assets, safeguard the victims and support confiscation proceedings of more than £250,000.**



A customer was brought to the reporter's attention after their business account was submitted for closure. The customer confirmed to the reporter that cash withdrawn from the business account was used to purchase recyclable material from local businesses and residential sellers, resulting in the reporter submitting a SAR to the UKFIU. LEA enquiries confirmed that the customer did not hold the required licence to operate as a scrap merchant. A review of the customer's bank accounts identified no evidence of legitimate scrap material purchases. As the business account **received over £400,000** from a single recycling company, the funds were suspected to represent criminal property. An AFO was obtained by the LEA in respect of the business account and **more than £400,000 of funds were forfeited as a result.**





Multiple DAML SARs were submitted to the UKFIU by a reporter after identifying several red flags on business accounts indicative of potential controlled prostitution and/or human trafficking. Review of the accounts by the reporter identified cash deposits exceeding £30,000, alongside debit transactions to adult sex work websites. Further due diligence conducted by the reporter revealed that the businesses were advertising massage services with implied sexual services. This led the reporter to believe that the premises were being operated as brothels. Additionally, the absence of wages being paid to workers raised concerns of controlled prostitution. **The DAMLs were refused by the UKFIU and disseminated to separate LEAs who worked together to disrupt criminal activities.** Subsequent visits by officers from the Modern Slavery and Human Trafficking unit identified evidence of sexual services being provided, as well as several individuals who did not have the right to work in the UK. **Three suspects have since been arrested for controlling prostitution for gain, money laundering, and offences under Section 2 of the Modern Slavery Act.** Approximately £60,000 in cash was seized from the home addresses of two of the suspects, in addition to funds secured by AFOs through DAML SARs.

