



The Financial Intelligence Unit, Anguilla

Monday 10th February 2020

GUIDANCE NOTES FOR THE FILING OF A SUSPICIOUS ACTIVITY REPORT

These notes are intended as a guide to assist in the prompt completion and filing of the Suspicious Activity Reports (SAR) to the Financial Intelligence Unit, Anguilla. A copy of the form is attached as Appendix 1. The submission of accurate, clear and thorough details within a SAR is important to the function of the FIU. The information gathered from SARs is used in the investigation of money laundering, terrorist financing, proliferation financing, and other financial crimes. Additionally, the information is used to build statistical data that helps the FIU to identify trends and typologies in financial crimes.

General Guidance

- 1) General guidance is provided on the top left of the SAR form.
- 2) The SAR form has six (6) sections. Each section should be completed with the appropriate information where applicable.
- 3) Section 1 of the SAR form requires information on the reporting entity. This would also include the accounts that are affected by the activity where applicable.
- 4) Section 2 of the SAR form requires information on the subject of the suspicion or activity. If you have additional information which is not requested in the form (i.e. a mother's name, vehicle number, etc.), these details can be included in the circumstances of the report (Section 6). You cannot include too much information.
- 5) Section 3 of the SAR form requires information on the suspicion activity as in the date, amount and type of currency.

- 6) Sections 4 and 5 of the SAR form relates to the information on the person who has prepared the content of the form and the person to be contacted for further information or clarification if they are not the same person. These sections allow for the provision of a file or reference number which would be useful in communication between the FIU and the reporting entity.
- 7) Section 6 of the SAR form relates to the information, explanation or description of the suspicious activity being reported. This section provides specific guidelines from (A) to (K) in respect of the narrative to be provided to substantiate the suspicion. This section requires an accurate, clear, detailed, and thorough explanation of the grounds for your suspicion. Submissions that do not provide reasons for suspicion cannot be accepted as a SAR by the FIU. (The FIU should not have to request information to justify the suspicion being reported.)
- 8) Submit the SAR and any relevant copies of documents to mlra@gov.ai. All correspondence should be password protected. The FIU issues unique passwords for use with the transmission of documents between the FIU and the reporting entity. The FIU will also accept password issued by the reporting entity. All communications should be sent to the email address listed above.

Form Specific Instructions

- 1) Reporting entities can submit an initial report to the FIU using the prescribed SAR Form. An initial report should contain information regarding the principle individual or company relating to your suspicion.
- 2) Additional information concerning the subject(s) of the initial report can be submitted by way of a SAR form as a supplemental report with the same being selected on the form. "See line 1(c)". If there is more than one person or company involved, a Supplemental report can be submitted for each additional entity with your reference number from the initial report included. There is no need to duplicate the circumstances on each report.

- 3) Section 1 relates to the details of the Reporting Entity and the accounts involved in the suspicion. MLRO's should also ensure that questions 5 and 6 of are completed in this section.
- 4) In section 2 (7-16) – The information contained in this section relates to the subject of the activity (individual or company). Well maintained KYC information is paramount to the completion of this section.
- 5) In Section 3 (17-18), The suspicious activity information reported in this section is critical to the investigation of the suspicions. Money Laundering Reporting Officers (MLROs) should ensure that the details of the related transactions are presented.
- 6) Section 4 is to be completed by the MLROs for the reporting entity. MLROs should ensure that a reference number is assigned to each submission. Note well, after the initial submission only reference numbers will be used in communications. This aids in safeguarding information within communications and the tracking of correspondence between the FIU and Reporting Entities.
- 7) Section 5 is completed only if different from the information completed at section 4.
- 8) The narrative provided at Section 6 should give a complete account of the activity providing clear, detailed and thorough information relating to the unusual, irregular or suspicious activity. The information should be provided in a chronological order that allows for clear understanding of the suspicion being reported. Details should answer the who, what, where, when, why and how of a suspicious activity. For additional assistance in providing information in the narrative MLROs should use the questions (a) to (k) as a checklist. The questions are listed below;
 - (a) Provide full details of any 3rd party individual/company on whose behalf the activity is being conducted.
 - (b) Explain who benefited financially or otherwise, from the transaction, how much, and how.
 - (c) Retain any admission, or explanation of the activity provided by the individual or any other person and indicate to whom and when it was given.
 - (d) Retain any evidence of cover or evidence of an attempt to deceive institution.

- (e) Indicate where the possible violation took place (e.g., main office, branch, other).
- (f) Indicate whether the possible violation is an isolated incident or relates to other activities.
- (g) Indicate whether there is any related litigation; if so specify.
- (h) Recommend any further investigation that might assist authorities.
- (i) Indicate whether any information has been excluded from this report if so why?
- (j) Indicate whether currency (cash) and/or monetary instruments were involved. If so, provide the amount and/or description.
- (k) Indicate any related account number that may be involved or affected.

9) SAR submissions are completed electronically at mlra@gov.ai. In the absence of electronic submissions manual submissions can be delivered by hand to an officer of the Financial Intelligence Unit. An electronic copy of the SAR form can be obtained from the FIU.

For the protection of information being provided to and exchanged between the FIU and reporting entities all correspondence should be password protected. Passwords are issued by the FIU. However, the use of encrypted cloud base sites for the submission of information may also be accepted by the FIU.

A letter of acknowledgement will be issued by the FIU upon the receipt of a SAR.

The FIU will contact the MLRO either to gather supporting information or to provide feedback thereafter.

If you wish to seek further assistance in completing the form or wish to speak to someone before submission, then please feel free to contact the Financial Intelligence Unit, Anguilla at (+1264) 497-5696 or by email at mlra@gov.ai.

APPENDIX

ANGUILLA MONEY LAUNDERING REPORTING AUTHORITY

SUSPICIOUS ACTIVITY REPORT

mlra@gov.ai

FOR OFFICAL USE ONLY

SAR No.:

GUIDANCE NOTES FOR COMPLETION

1. Complete a separate form in respect of each suspected person, company or trade.
2. Submit with all relevant material (attached were possible)
3. Email this form when complete to Anguilla M.L.R.A. – mlra@gov.ai

COMPLETE ALL SECTIONS OF THIS REPORT

1. CHECK APPROPRIATE BOX: (A) <input type="checkbox"/> INITIAL REPORT (B) <input type="checkbox"/> CORRECTED REPORT (C) <input type="checkbox"/> SUPPLEMENTAL REPORT		
SECTION 1: DETAILS OF REPORTING INSTITUTIONS		
2. NAME		
3. ADDRESS		
4. TELEPHONE FAX NUMBER AND E-MAIL CONTACT		
5. ACCOUNT NUMBERS (S) INVOLVED, AND DATE OPENED (A) (B)	6. HAVE ANY ACCOUNTS RELATED TO THIS MATTER BEEN CLOSED? PLEASE SELECT ONE :- No IF "YES" DATE CLOSED	
SECTION 2: SUBJECT OF THE ACTIVITY (PROVIDE AS MUCH DETAIL AS POSSIBLE)		
7. LAST NAME OR COMPANY NAME	8. FIRST NAME	9. INITIAL
10. ADDRESS		
11. DATE OF BIRTH (DD/MM/YY)		
12. PHONE NUMBER - RESIDENCE AND/OR CELL	13. PHONE NUMBER (WORK)	
14. STATED OCCUPATION OR TRADE		
15. FORMS OF IDENTIFICATION USED: (A) <input type="checkbox"/> DRIVER'S LICENSE (D) <input type="checkbox"/> OTHER - GIVE DETAILS	(B) <input type="checkbox"/> PASSPORT PASSPOST NUMBER ISSUING AUTHORITY	(C) <input type="checkbox"/> I. D. CARD NUMBER OF ID
16. RELATIONSHIP TO INSTITUTION: <input type="checkbox"/> CUSTOMER <input type="checkbox"/> NON-CUSTOMER <input type="checkbox"/> EMPLOYEE <i>IF CUSTOMER</i> <input type="checkbox"/> BORROWER <input type="checkbox"/> NON-BORROWER <input type="checkbox"/> BENEFICIAL OWNER <input type="checkbox"/> SIGNING OFFICER <input type="checkbox"/> MANAGED/NOMINEE ACCOUNT		

SECTION 3: SUSPICIOUS ACTIVITY INFORMATION

17. DATE OF UNUSUAL/SUSPICIOUS ACTIVITY (DD/MM/YY)	18. APPROXIMATE AMOUNT AND TYPE OF CURRENCY
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SECTION 4: THIS REPORT PREPARED BY:

19. LAST NAME	20. FIRST NAME	21. POSITION	
22. PHONE NUMBER	23. EMAIL ADDRESS	24. DATE (DDMMYY)	25. YOUR REFERENCE:

SECTION 5: CONTACT FOR ASSISTANCE (IF DIFFERENT FROM SECTION 4):

26. LAST NAME	27. FIRST NAME	28. POSITION
29. PHONE NUMBER	30. EMAIL ADDRESS	31. ADDRESS IF DIFFERENT TO SEC 4

SECTION 6: SUSPICIOUS ACTIVITY INFORMATION EXPLANATION/DESCRIPTION:

THIS NEXT SECTION OF THE REPORT IS CRITICAL. PROVIDE A CHRONOLOGICAL AND COMPLETE ACCOUNT OF THE ACTIVITY. DETAILING WHAT IS UNUSUAL, IRREGULAR OR SUSPICIOUS, USING THE FOLLOWING CHECKLIST AS YOU PREPARE YOUR ACCOUNT. IF NECESSARY, CONTINUE THE NARRATIVE ON A DUPLICATE OF THIS PAGE.

(A) PROVIDE FULL DETAILS OF ANY 3RD PARTY INDIVIDUAL/COMPANY ON WHOSE BEHALF THE ACTIVITY IS BEING CONDUCTED (B) EXPLAIN WHO BENEFITED FINANCIALLY OR OTHERWISE, FROM THE TRANSACTION, HOW MUCH, AND HOW. (C) RETAIN ANY ADMISSION, OR EXPLANATION OF THE ACTIVITY PROVIDED BY THE INDIVIDUAL OR ANY OTHER PERSON AND INDICATE TO WHOM AND WHEN IT WAS GIVEN. (D) RETAIN ANY EVIDENCE OF COVER OR EVIDENCE OF AN ATTEMPT TO DECEIVE INSTITUTION. (E) INDICATE WHERE THE POSSIBLE VIOLATION TOOK PLACE (E.G., MAIN OFFICE, BRANCH, OTHER). (F) INDICATE WHETHER THE POSSIBLE VIOLATION IS AN ISOLATED INCIDENT OR RELATES TO OTHER ACTIVITIES (G) INDICATE WHETHER THERE IS ANY RELATED LITIGATION; IF SO SPECIFY. (H) RECOMMEND ANY FURTHER INVESTIGATION THAT MIGHT ASSIST AUTHORITIES. (I) INDICATE WHETHER ANY INFORMATION HAS BEEN EXCLUDED FROM THIS REPOST IF SO WHY? (J) INDICATE WHETHER CURRENCY (CASH) AND/OR MONETARY INSTRUMENTS WERE INVOLVED. IF SO, PROVIDE THE AMOUNT AND/OR DESCRIPTION. (K) INDICATE ANY RELATED ACCOUNT NUMBER THAT MAY BE INVOLVED OR AFFECTED

