

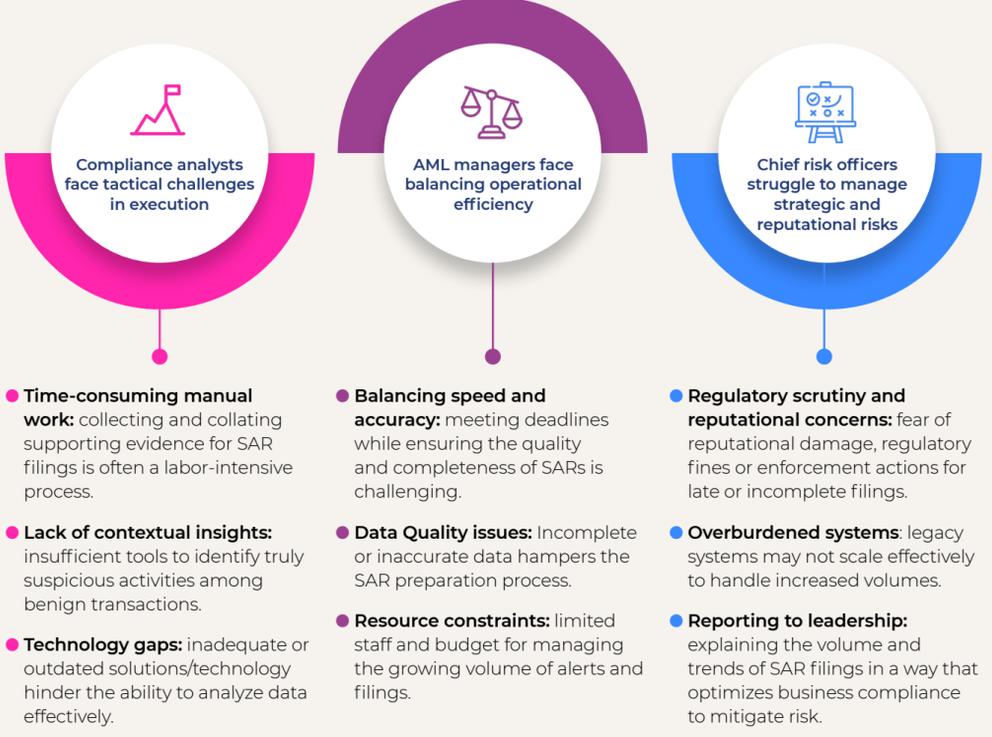
ThetaRay SAR E-Filing Fact Sheet

ThetaRay's SAR E-Filing is a new automated capability that streamlines the creation and submission of Suspicious Activity Reports (SARs) to FinCEN. Integrated into the existing transaction monitoring platform, it auto-fills SAR fields using alert and customer data, while allowing analysts to validate and finalize reports with full control.

The solution enforces role-based permissions, supports four-eyes review, and ensures every submission is audit-ready. By automating key steps and reducing manual errors, SAR E-Filing helps institutions meet FinCEN's 30-day reporting deadline while boosting compliance accuracy and operational efficiency.

Current challenges of SAR E-Filing

Submitting Suspicious Activity Reports (SARs) through traditional methods poses ongoing challenges for compliance teams. Manual data entry, fragmented information sources, and time-consuming workflows reduce operational efficiency. Teams often struggle to gather all necessary intelligence, meet strict FinCEN deadlines, and retain case knowledge—especially in high-risk investigations. Without automation, the e-filing process is prone to delays, errors, and compliance risk.



SAR E-Filing Key Features

Built for U.S.-regulated financial institutions such as banks, credit unions, and money service businesses, it delivers value to:



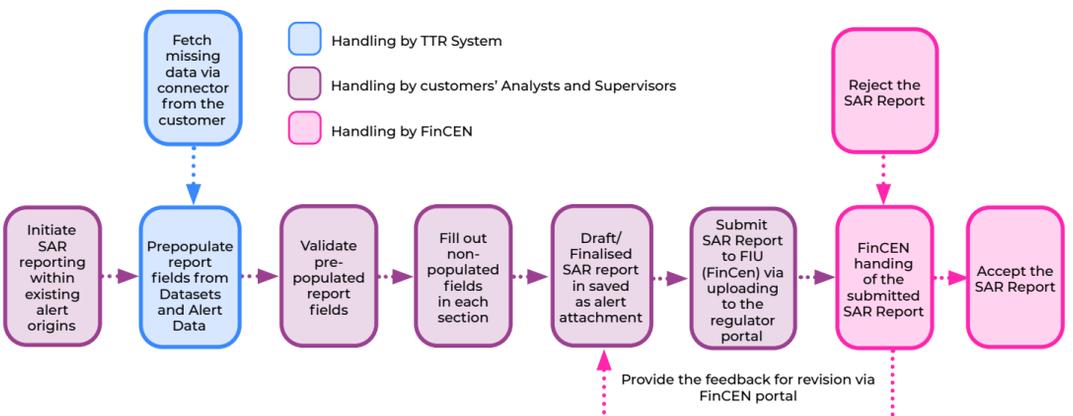
The platform features a **configurable, end-to-end workflow** triggered when a SAR is initiated—streamlining the process from **automated report generation** to **data validation**, **four-eye review**, and **real-time audit tracking**.

The **dynamic auto-fill engine**, which prepopulates SAR fields using alert and customer data, significantly reduces manual effort. Fields that are not auto-filled can be completed manually, ensuring analysts maintain full control and flexibility while improving speed and accuracy.

This design ensures regulatory compliance, audit readiness, and operational efficiency across teams and use cases.



SAR Report Workflow End to End - High Level Block Diagram



Benefits across compliance teams and AML frameworks

