Date: [Insert Date]

To: [Insert Name of BSA/AML Officer or Compliance Committee]

From: [Insert Name of Investigator/Analyst]

Subject: SAR Validation and Approval - Case #[Insert Case Number]

---

1. Subject Information

- **Name:** [Insert Subject Name]
- **Account Number(s):** [Insert Account Numbers]
- **Tax ID/SSN:** [Insert ID Number]

2. Activity Summary

This report details suspicious activity identified during the period of [Start Date] to [End Date]. The activity involves [Brief description of activity, e.g., structuring, wire transfers to high-risk jurisdictions, or unusual cash deposits] totaling [Insert Amount].

3. Validation Findings

The internal investigation has validated the following red flags:

- [Red Flag 1]
- [Red Flag 2]
- [Red Flag 3]

The activity is inconsistent with the subject's known occupation and historical financial profile.

4. Filing Recommendation

Based on the evidence gathered, it is recommended that a Suspicious Activity Report (SAR) be filed with the Financial Crimes Enforcement Network (FinCEN) under the category of [Insert SAR Category].

5. Approval Signatures

Investigator/Analyst:

____
[Name/Title]
Date: [Insert Date]

Approving Officer:

____
[Name/Title]
Date: [Insert Date]

Final Disposition:
[ ] Approved for Filing
[ ] Returned for Additional Information
[ ] Reclassified as No SAR Required