MEMORANDUM

TO: Anti-Money Laundering (AML) Compliance Committee / BSA Officer

FROM: [Your Name/Title]

DATE: [Insert Date]

SUBJECT: Formal Escalation for Suspicious Activity Report (SAR) Filing

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1. SUBJECT INFORMATION

Customer Name: [Name]
Account Number(s): [Account Numbers]
Tax ID/SSN: [ID Number]
Account Open Date: [Date]

2. DESCRIPTION OF SUSPICIOUS ACTIVITY

[Provide a brief narrative of the red flags identified, such as structuring, unusual wire transfers, or lack of apparent economic purpose.]

3. TRANSACTION SUMMARY

Timeframe: [Start Date] to [End Date]
Total Amount Involved: $[Amount]
Transaction Types: [e.g., Cash Deposits, International Wires, Checks]

4. INVESTIGATION FINDINGS

[Summarize results of Enhanced Due Diligence (EDD), including source of funds verification and comparison against the customer's stated profile.]

5. RECOMMENDATION

Based on the activity described above, it is recommended that a Suspicious Activity Report (SAR) be filed in accordance with [Regulatory Authority/Act, e.g., Bank Secrecy Act]. The activity is inconsistent with the customer's known business business purpose and lacks a reasonable explanation.

6. ATTACHMENTS

- Transaction Logs
- KYC/CDD Documentation

- Communication Records

APPROVAL / DISPOSITION:

[ ] Approved for SAR Filing
[ ] Declined (Reason: ____________________)
[ ] Request More Information

Signature: __________________________ Date: __________