

**DATE:** [Insert Date]

**TO:** [Employee Name/Department Name]

**FROM:** [Compliance Officer/Legal Department]

**SUBJECT:** Official Warning: Regulatory Breach Regarding Unreported Suspicious Wire Transfers

Dear [Name],

This letter serves as a formal warning regarding a breach of regulatory compliance and internal Anti-Money Laundering (AML) protocols. It has come to the attention of the Compliance Department that the following wire transfer(s) were not reported as required by law and company policy:

- **Transaction Date:** [Date]
- **Transaction Amount:** [Amount]
- **Transaction Reference:** [Reference Number]
- **Involved Parties:** [Sender/Receiver Names]

**Nature of the Breach:**

Under [Insert Applicable Regulation, e.g., The Bank Secrecy Act / FinCEN Regulations], our institution is legally mandated to file a Suspicious Activity Report (SAR) for any transaction that meets specific risk criteria. Your failure to flag or report these transactions constitutes a significant regulatory risk and exposes the organization to potential legal penalties and loss of license.

**Required Action:**

You are required to complete the following steps immediately:

1. Submit a detailed written explanation for the failure to report these transactions by [Insert Date].
2. Complete the mandatory "AML and Suspicious Activity Reporting" refresher training module by [Insert Date].
3. Attend a formal review meeting with the Compliance Officer on [Insert Date/Time].

Please be advised that further instances of non-compliance or failure to adhere to reporting obligations may result in further disciplinary action, up to and including termination of employment and notification to regulatory authorities.

A copy of this warning will be placed in your permanent personnel file.

Sincerely,

[Signature]

[Name of Compliance Officer]

[Title]  
[Organization Name]

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**Acknowledgment of Receipt:**

I confirm that I have received this warning and understand the severity of the regulatory breach described above.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_