

SERIOUS ORGANISED CRIME AGENCY

TISA Financial Crime Seminar

04 March 2011



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Trends

At least 1 in 4 Organised Crime Groups (OCG) retain and use a corrupt individual within the legitimate financial sector

Organised criminals are increasingly sophisticated in how they protect their finances. Many of them make use of financial and legal professionals to handle their affairs, which often involves using property purchases and legitimate 'front' businesses to launder criminal proceeds.

Government Serious Crime Review – Jul 2009

Lawyers, notaries, accountants and other professionals offering financial advice are a common element seen in complex money laundering schemes.

FATF Global Threat Assessment – Jul 2010



Suspicious Activity Reporting

SARs & SAR Regime

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Family jailed for running international prostitution ring
[Read more about this story](#)

About SOCA

The Serious Organised Crime Agency (SOCA) is an Executive Non-Departmental Public Body sponsored by, but operationally independent from, the Home Office.



Threats



SOCA prioritises tackling Class A drugs and organised immigration crime. Other

Latest news



Action Fraud will simplify fraud reporting and provide the most up to date advice for victims


February 2010



A British passport holder is facing jail for masterminding one of the



SAR Online – Welcome Screen



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Welcome to the SOCA SAR Online System

This website is designed for use by those entities required by the Proceeds of Crime Act 2002 and the Terrorism Act 2000 to submit appropriate Suspicious Activity Reports (SARs) to SOCA. This online system is designed to allow SARs to be constructed and submitted in a secure and efficient manner. By removing the need to complete, post or fax paper-based forms and through the removal of existing certification processes that are required by some of the existing electronic reporting methods, it is hoped that SAR ONLINE will be suitable for use by those reporting entities which have historically utilised those methods.

IT IS VERY IMPORTANT THAT, BEFORE USING THE WEBSITE, YOU READ THE FOLLOWING EXPLANATORY TEXT. FAILURE TO DO SO MAY RESULT IN MANY OF THE FACILITIES BEING UNAVAILABLE TO YOU OR YOUR COLLEAGUES. THE EXPLANATORY TEXT DESCRIBES THE STRUCTURE OF THE SITE, THE STEPS TO BE FOLLOWED FOR THE KEY PROCESSES AND THE DIRECTION OF USERS TO OTHER USEFUL INFORMATION. PLEASE ALSO READ AND ACTION ANY APPROPRIATE INSTRUCTIONS AS DETAILED WITHIN THE TECHNICAL DETAILS WHICH WILL ENSURE THAT YOU MAKE OPTIMUM USE OF THE SITE THROUGH, FOR EXAMPLE, THE CORRECT SET UP OF YOUR BROWSER SPECIFICATION.

THE PROCESS

The following describes the procedural steps that are to be taken by users. Specific details are provided on each page throughout these stages.

1. REGISTRATION

SAR Online is designed so that any New User Registration requires the user to 'Register' the details of the Reporting Entity they represent. Potential complexities of the process are explained on the 'Register' page and these instructions should be followed appropriately. To ensure that these details are accurate it is recommended that the registering user be an official responsible for the AML compliance within the organisation, such as the MLRO, Nominated officer or similar.

2. ACTIVATION

At this stage the User utilises the data supplied to him by the registration process in order to **Activate** their account **before** it can be used.

As part of the **Activation** process a user will be asked to create their own Password. **Guidance on the construction and use of their password is provided on screen at that stage. Compliance with this instruction is paramount to the secure and effective operation of the site. It is the user's responsibility to adhere to the procedure stipulated. No support, other than that engineered into the site, will be available to users.**

3. LOGIN

Once a User has activated their account they can then **Login** to SAR Online. **Once again the control and use of their login ID and password at this and all stages of the site are paramount to its secure and effective operation. It is the user's responsibility to adhere to the procedure stipulated. No support, other than that engineered into the site, will be available to users.** Once successfully logged in, a user can utilise any of the site functionality - principally SAR Construction and Submission - or choose from the other areas of the site such as **User Administration**.

SAR Online – New User Registration

New User Registration

Before registering on this site you should consider the following:

In order to register you must possess a working email account to which you have access. This email address will be your SAR Online user id and can therefore only be used once, i.e. no two users can use the same email address. The system is designed so that any New User Registration requires the user to **'Register' the details of the Reporting Entity they represent. To ensure that these details are accurate** it is recommended that the registering user be an official responsible for the AML compliance within the organisation, such as the MLRO, Nominated officer or similar.

The details of the reporting entity which are captured within the **'Registration'** process include key contact details. This important information will enable the UKFIU to:

1. Ascertain the bona fides of any registration and;
2. Correctly apportion all SARs subsequently submitted by that user (or group of users) to the correct entity.

Once the registration is Activated (details below) the new user will be able to **Nominate** their colleagues (details below). The 'accounts' of all and any subsequent users nominated in this manner will ensure that they are contained within the same reporting entity within SAR Online and will negate the need for each of the added colleagues to replicate the Registration process.

Failure to adhere to this process will result in the same reporting entity being registered more than once (under separate but similar ID's) on SAR Online which will mean that each Registered user from the same entity will be unable to access and share their SARs with their colleagues.

Corporate Groups

Where you, as a user, represent a number of Corporate organisations under a larger Group, you will have to decide in which way you would like to construct your SAR Online User groupings. You have the choice of two structures:

1. You can choose to register only one of the corporate entities onto SAR Online. You can then add all the users for all the groups under this one entity. You can then identify each SAR as being from any of the smaller organisations within your larger corporate group through the use of the Branch/Office/Outlet fields on each SAR header. This would permit you to see all of your groups SARs under one User ID. However, all shared SARs will be visible to other groups - a situation you may wish to avoid.
2. Alternatively, if you possess a unique email address for each organisation, you could register each group separately on SAR Online. You would then be able to select which of your colleagues you would add to each entity as SAR Online users. This would mean however that you would need to maintain a number of User ID's and have to Log in to each one to see the SARs held for the Group each User ID represents.

SAR Online – Registration Screen

New User Registration

Important: As your email address is used as part of the activation process, if you inadvertently enter and confirm an incorrect email address, this part of the process will be unsuccessful. Therefore one potential reason for non-arrival of an activation code to your email address may be that your address was entered incorrectly. Please therefore exercise care at this stage.

Email *

Confirm Email *

Enter disguised code: *



NEW USER REGISTRATION

Enter the email address that you would like to register with to use this system.

You must also enter the disguised 5 digit code that appears in the image. This is a test to distinguish between a human and a computer. It is a security measure designed to reduce automated attacks on the system.

- Activation code 1 provided on screen
- Activation code 2 sent to the email address
- Account activated using codes 1 and 2

General Quality Issues in SARs

- Supply all KYC / CDD information
- Clear reason for suspicion in first line of text
- Concise main body of report
- Be explicit if Consent required
- Always put in main subject's postcode
- Avoid jargon and obscure terms
- Use Glossary of Terms

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DISCLOSURE REPORT DETAILS: STANDARD REPORT:

Reporting Institution:

Your Ref: Disclosure Reason:
PoCA 2002: Terrorism Act 2000:

Branch/Office: Consent Required:

Disclosure Date: - - Type: New OR Update
D D M M M Y Y Y Y

Existing Disclosure ID's:
(Where applicable)

Please use whichever sheets you feel are necessary and indicate below how many of each you are submitting.

REPORT SUMMARY:

Number of 'Subject Details' sheet appended relating to a Main Subject:

Number of 'Additional Details' sheets appended relating to Main Subject:

Number of 'Subjects Details' sheets appended relating to Associated Subject's:

Number of 'Additional Details' sheets' appended relating to Associated Subject's:

Number of 'Transaction Detail' sheet/s appended:

Number of 'Reason For Disclosure Sheets' appended:

Once completed please collate your sheets in the above mentioned order and then sequentially number your sheets at the bottom of each page. This will ensure that the information is processed in the correct sequence.

Total number of pages submitted including this Header:

Page 1 of



Should I Report Tax Evasion?

Tax evasion is a criminal offence irrespective of the amount involved and whether HMRC are prepared to settle on a civil basis.

Suspected tax evasion, including deliberate under-declaration of income or the intentional over-claiming of expenses falls within the definition of money laundering. It is reportable to SOCA even if HMRC are already aware of it.

Tax evasion of any type, whether committed by your client or the other party to a transaction, can result in a [s328](#) arrangements offence.



SAR Usage Oct 09 – Sep 10

Investigations featuring a SAR:

£224 million subject to Restraint Orders

£42 million in Confiscation Orders

£8.8 million in Cash Forfeitures

Interventions arising from Consent Requests:

£29 million subject to Restraint

£1.74 million in Cash Seizures

60 arrests

£2.8 million returned to HMRC



Threat Areas – Financial Services Sector

Targeting by OCGs – value knowledge / access

Identity fraud / false documentation to evade KYC / CDD procedures

Complicit / bogus professionals

High cash turnover businesses / unusually profitable

Increased OCG use of offshore accounts & Company

Service Providers

Overseas links / international cash flow

Protect Yourself – Be Suspicious



Useful Numbers & Websites

- SAR Online & Glossary of Terms – www.soca.gov.uk
- UKFIU Support desks – 0207 238 8282
- UKFIU Dialogue Team via ukfiusars@soca.x.gsi.gov.uk
- SAR Confidentiality Breach Line – 0800 234 6657
- SOCA General Enquiries Number – 0370 496 7622
- National Fraud Reporting Centre – 0300 123 2040
- Online Reporting www.actionfraud.org.uk/report_fraud





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