## ThetaRay 314(a) Compliance Matching – Automating Regulatory Intelligence Requests Fact Sheet

Under Section 314(a) of the USA PATRIOT Act, FinCEN facilitates information sharing between U.S. law enforcement and financial institutions to help identify accounts and transactions tied to individuals or entities suspected of terrorism or significant money laundering. Financial institutions are legally required to search their records for matches against FinCEN-provided subject lists and report any positive results—typically within 14 days. This process must remain strictly confidential, and is mandatory.

ThetaRay's solution automates the high-pressure 314(a) response process, delivering timely, accurate, and auditable results while easing the burden on compliance teams. By eliminating manual searches and streamlining workflows, the platform ensures institutions can meet regulatory deadlines with confidence—maintaining full confidentiality and traceability throughout.

#### Current challenges of 314-a reporting

Responding to FinCEN 314(a) requests is a mandatory but time-sensitive task that strains compliance resources. Financial institutions must search across customer and transaction databases to identify potential matches with law enforcement subjects—often under tight deadlines and with fragmented data systems. Manual processes increase the risk of missed matches, errors, and regulatory exposure.



 Time-consuming record searches: Analysts must manually scan multiple systems to identify potential matches with FinCEN 314(a) subjects.

Inconsistent data quality:

Incomplete or mismatched

customer records make accurate matching difficult.

• Lack of search automation:

Manual matching increases error

risk and leads to missed results.

 Tool fragmentation: Navigating disconnected systems results in redundant work and analyst fatigue.



• Biweekly request cycles: Increasing frequency and volume of FinCEN 314(a) requests strain team capacity.

Strict response deadlines:

- Institutions typically have 14 days to complete and submit matches, leaving little margin for delays.

   Limited visibility: Outdated tools make it hard to track search
- progress, performance, or match accuracy.
   Workflow gaps: Disconnected processes result in inconsistencies

across teams and requests.



- Regulatory risk: Failure to identify or respond to a match can lead to serious compliance violations.
- Scalability issues: Legacy infrastructure struggles to handle growing investigative and regulatory demands.
- Lack of centralized oversight:
   Difficulty in tracking 314(a)
   performance across business units.
- Reporting complexity: Creating audit trails and summaries for leadership or regulators is resource-intensive.

### 314-a Reporting Solution Key Features Theta Day's 314(a) solution is designed for opera

ThetaRay's 314(a) solution is designed for operational efficiency, regulatory precision, and ease of use. It empowers compliance teams to respond to FinCEN requests with speed and confidence by providing direct access to match results, seamless integration with existing systems, and robust audit capabilities. From secure user authentication to end-to-end activity tracking, every feature is built to support timely, confidential, and compliant reporting.



# Automatically ingests and parses FinCEN-provided .CSV or .TXT files on a biweekly basis.



Engine: Runs advanced fuzzy and configurable matching against internal customer and transaction data.



## Combines internal KYC and transactional data for richer search context and results validation.



Workflow:

Captures every search action and result for compliance reviews and regulatory audits.

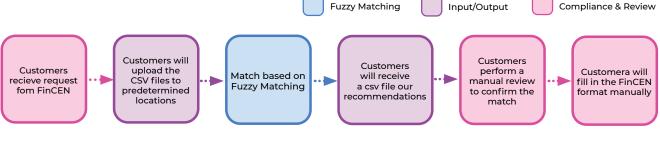


Reporting:

Generates

downloadable, structured match files for internal review and submission to FinCEN.

314-a Reporting Workflow End-to-end



## Benefits across compliance teams and AML frameworks



results. Visit thetaray.com or email info@thetaray.com

 Ensures auditability and control through complete match documentation

and secure submission workflows, strengthening regulator trust.