ThetaRay SAR E-Filing Fact Sheet

ThetaRay's SAR E-Filing is a new automated capability that streamlines the creation and submission of Suspicious Activity Reports (SARs) to FinCEN. Integrated into the existing transaction monitoring platform, it auto-fills SAR fields using alert and customer data, while allowing analysts to validate and finalize reports with full control.

The solution enforces role-based permissions, supports four-eyes review, and ensures every submission is audit-ready. By automating key steps and reducing manual errors, SAR E-Filing helps institutions meet FinCEN's 30-day reporting deadline while boosting compliance accuracy and operational efficiency.

Current challenges of SAR E-Filing Submitting Suspicious Activity Penorts (SA

Submitting Suspicious Activity Reports (SARs) through traditional methods poses ongoing challenges for compliance teams. Manual data entry, fragmented information sources, and time-consuming workflows reduce operational efficiency. Teams often struggle to gather all necessary intelligence, meet strict FinCEN deadlines, and retain case knowledge—especially in high-risk investigations. Without automation, the e-filing process is prone to delays, errors, and compliance risk.



- Time-consuming manual work: collecting and collating supporting evidence for SAR filings is often a labor-intensive process.
 Lack of contextual insights:
- insufficient tools to identify truly suspicious activities among benign transactions.
 Technology gaps: inadequate or outdated solutions/technology
- Technology gaps: inadequate or outdated solutions/technology hinder the ability to analyze data effectively.



Balancing speed and accuracy: meeting deadlines while ensuring the quality and completeness of SARs is challenging.
 Data Quality issues: Incomplete

SAR preparation process.

 Resource constraints: limited staff and budget for managing the growing volume of alerts and filings.

or inaccurate data hampers the

 Regulatory scrutiny and reputational concerns: fear of reputational damage, regulatory fines or enforcement actions for late or incomplete filings.
 Overburdened systems: legacy

Chief risk officers

struggle to manage

strategic and reputational risks

- systems may not scale effectively to handle increased volumes.

 Reporting to leadership:
- explaining the volume and trends of SAR filings in a way that optimizes business compliance to mitigate risk.

SAR E-Filing Key FeaturesBuilt for U.S.-regulated financial

Built for U.S.-regulated financial institutions such as banks, credit unions, and money service businesses, it delivers value to:



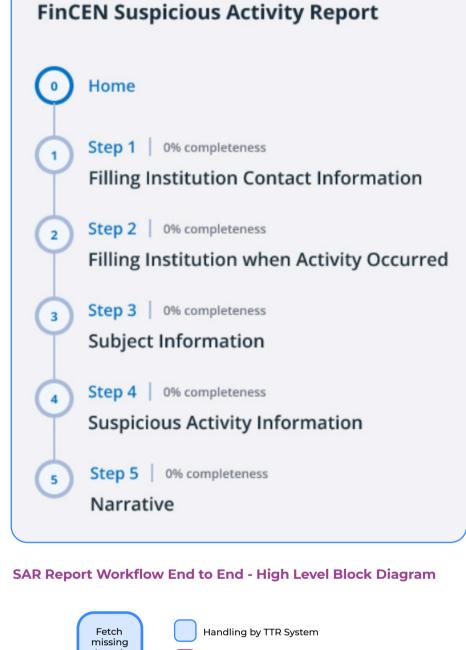
the process from automated report generation to data validation, four-eye review, and real-time audit tracking.

The dynamic auto-fill engine, which prepopulates SAR fields using alert and customer data, significantly

reduces manual effort. Fields that are not auto-filled can be completed manually, ensuring analysts maintain full control and flexibility while improving speed and accuracy.

This design ensures regulatory compliance, audit readiness, and operational efficiency across teams and use

cases.



Tracker for smart navigation and progress tracking

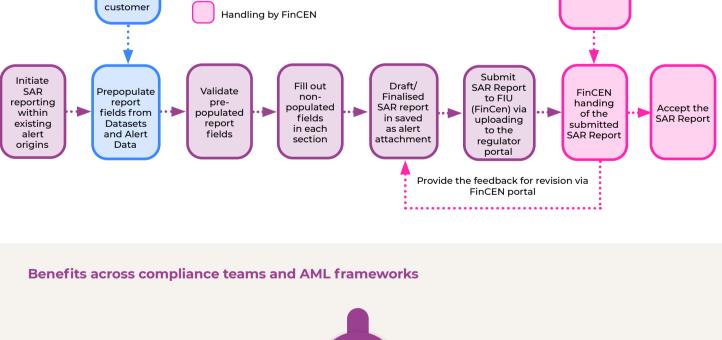
Reject the

SAR Report

Completeness

Product

data via connector from the customer





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