COMPLIANCE WORKING RECORD

Suspicious activity narrative preparation

FICTIONAL evidence sample. Requires tailoring.

Document control

Field	Value
Document type	Evidence workpaper
Document reference	CASE-FICTIONAL
Jurisdiction	United States
Version	2026-10-09.financial-control.1
Status	FICTIONAL sample. Requires tailoring.
Classification	Private
Prepared by	Fictional reviewer
Prepared on	October 9, 2026
Sources reviewed	October 9, 2026
Generated	October 9, 2026

Document control and frozen case

Structure exact customer-verified facts, transactions, declared actions and unknowns into an authorized reporting narrative draft.

Field	Value
Case reference	CASE-FICTIONAL
Organization	Fictional organization
Subject	Fictional bounded review
Responsible reviewer	Fictional reviewer
Preparation date	October 9, 2026

Field	Value
Scope	Fictional customer-approved workflow. Replace every example before real use.
Customer policy	POLICY-FICTIONAL
Customer policy version	fictional-v1
Declared approver	Fictional policy owner
Declared approval date	October 2, 2026
Decision boundary	No substantive decision or external filing made.

Named method and supported scope

Require a separate named human reporting decision before assembling introduction, who/what/when/where/why/how fact groups, chronological transactions, actions, unknowns and conclusion. Preserve exact statements and mark unresolved facts rather than generating connecting claims. Retain no-report and unresolved decisions without a reporting narrative.

The draft does not establish suspicion, legal reporting duty, form completeness, filing deadline, government delivery or confidentiality entitlement. A qualified customer approves all content and handles restricted SAR information.

All original evidence, customer rules and factual verification are customer declarations. File hashes establish retained byte identity only.

The tool does not perform live screening, authenticate identities, decide legal applicability, approve transactions, file reports or certify effective controls.

Prepared results preserve complete accepted records. Recovery does not restore payment, source authentication or fresh approval authority.

Complete result counts

Customer-authorized narrative draft

Not filed. Every statement remains a customer-approved fact or explicit unknown.

Introduction. Fictional introduction. Requires tailoring and human approval.

Customer reporting reason. Fictional human reporting decision, not a tool conclusion

Who. [FACT1] 2026-10-01. Fictional customer party

What. UNRESOLVED. No source-linked fact supplied.

When. UNRESOLVED. No source-linked fact supplied.

Where. UNRESOLVED. No source-linked fact supplied.

Why. [FACT2] 2026-10-02. UNRESOLVED. Fictional inconsistency remains under human review

How. UNRESOLVED. No source-linked fact supplied.

Transaction. [T1] 2026-10-01. FICTIONAL-PARTY. Fictional origin to Fictional destination. 0.30 USD.

Action. [ACTION1] 2026-10-02. Fictional customer officer. Fictional internal escalation

Unknown. [U1] Fictional unknown economic purpose. Original source does not resolve it

Conclusion. Fictional conclusion. Nothing was filed.

1. Original evidence source (S1)

State. Customer verification linked

Customer-declared source identity and verification. Original contents are not extracted or independently authenticated.

Field	Value
Original file ID	F1
Locator	Fictional section one
Source date	October 1, 2026
Custodian	Fictional customer custodian
Description	Fictional source declaration. Does not establish real source evidence.
Customer verification	Customer verified
Verified by	Fictional customer reviewer
Verified on	October 2, 2026
Exact evidence source references	S1

2. Original byte manifest (F1)

State. Indexed

The complete archive requires these exact original bytes.

Field	Value
Filename	FICTIONAL-control-evidence.txt
Media type	text/plain

Field	Value
Bytes	208
SHA-256	158b727cc608104a93cc176d0e3cd7b62a9d775a674e30837ae8f7fb5bc5ceff
Exact evidence source references	S1

3. Frozen customer policy (POLICY-FICTIONAL)

State. Documented

Exact customer-approved policy retained. Applicability and authority remain customer declarations.

Field	Value
Version	fictional-v1
Approver	Fictional policy owner
Approval date	October 2, 2026
Exact evidence source references	S1

4. Human reporting decision (CASE-FICTIONAL)

State. Declared decision retained

The tool neither determines suspicion nor submits or acknowledges a SAR.

Field	Value
Decision	Prepare reporting narrative
Decision maker	Fictional authorized reviewer
Date	October 2, 2026
Reason	Fictional human reporting decision, not a tool conclusion
Report type	Fictional customer-selected initial SAR
Prior report	
Exact evidence source references	None supplied

5. Source-linked narrative fact (FACT1)

State. Declared verified fact

Retain exact source-linked wording and explicit uncertainty without inventing connecting facts.

Field	Value
Category	Who
Date	October 1, 2026
Statement	Fictional customer party
Verification	Customer verified
Exact evidence source references	S1

6. SAR narrative coverage (What)

State. Missing narrative element

Supply the exact known facts or an explicit unknown explanation for this element.

Field	Value
Exact evidence source references	None supplied

7. SAR narrative coverage (When)

State. Missing narrative element

Supply the exact known facts or an explicit unknown explanation for this element.

Field	Value
Exact evidence source references	None supplied

8. SAR narrative coverage (Where)

State. Missing narrative element

Supply the exact known facts or an explicit unknown explanation for this element.

Field	Value
Exact evidence source references	None supplied

9. Source-linked narrative fact (FACT2)

State. Unresolved narrative fact

Retain exact source-linked wording and explicit uncertainty without inventing connecting facts.

Field	Value
Category	Why
Date	October 2, 2026
Statement	Fictional inconsistency remains under human review
Verification	Unresolved
Exact evidence source references	S1

10. SAR narrative coverage (How)

State. Missing narrative element

Supply the exact known facts or an explicit unknown explanation for this element.

Field	Value
Exact evidence source references	None supplied

11. Narrative transaction (T1)

State. Documented

Exact chronology, origin, application and per-transaction currency remain distinct.

Field	Value
Date	October 1, 2026
Party	FICTIONAL-PARTY
From	Fictional origin
To	Fictional destination
Amount	0.30
Currency	USD
Exact evidence source references	S1

12. Narrative declared action (ACTION1)

State. Documented

The supplied action is retained as a customer declaration.

Field	Value
Date	October 2, 2026
Actor	Fictional customer officer
Action	Fictional internal escalation
Exact evidence source references	S1

13. Narrative unknown (U1)

State. Unresolved

Unknown facts remain explicit and cannot be completed by inference.

Field	Value
Subject	Fictional unknown economic purpose

Field	Value
Explanation	Original source does not resolve it
Exact evidence source references	S1

Complete accepted task inputs

The following exact accepted fields preserve every supplied task record, including orphan records and contradictions. They are customer annotations, not independently extracted or authenticated evidence.

Field	Value
humanDecision	Prepare reporting narrative
decisionMaker	Fictional authorized reviewer
decisionOn	October 2, 2026
decisionReason	Fictional human reporting decision, not a tool conclusion
reportType	Fictional customer-selected initial SAR
priorReportReference	
introduction	Fictional introduction. Requires tailoring and human approval.
conclusion	Fictional conclusion. Nothing was filed.
facts 1. reference	FACT1
facts 1. category	Who
facts 1. on	October 1, 2026
facts 1. statement	Fictional customer party
facts 1. verification	Customer verified
facts 1. sourceIds	S1
facts 2. reference	FACT2
facts 2. category	Why
facts 2. on	October 2, 2026

Field	Value
facts 2. statement	Fictional inconsistency remains under human review
facts 2. verification	Unresolved
facts 2. sourceIds	S1
transactions 1. reference	T1
transactions 1. on	October 1, 2026
transactions 1. partyReference	FICTIONAL-PARTY
transactions 1. from	Fictional origin
transactions 1. to	Fictional destination
transactions 1. amount	0.30
transactions 1. currency	USD
transactions 1. sourceIds	S1
actions 1. reference	ACTION1
actions 1. on	October 2, 2026
actions 1. actor	Fictional customer officer
actions 1. action	Fictional internal escalation
actions 1. sourceIds	S1
unknowns 1. reference	U1
unknowns 1. subject	Fictional unknown economic purpose
unknowns 1. explanation	Original source does not resolve it
unknowns 1. sourceIds	S1

Recovery and original attachment boundary

The complete local ZIP includes every original file listed in the retained manifest. A structured JSON or cloud record alone preserves the descriptor and annotation, not the original file bytes. Attach matching bytes before producing a complete original-attachment pack.

Customer recovery restores neither source authentication, approval authority nor paid export access. Payment ownership is checked before each commercial export.

Official sources

Source	Provision	Date	Link
Financial Crimes Enforcement Network: Guidance on Preparing a Complete and Sufficient SAR Narrative	The narrative method organizes who, what, when, where, why and how, with introduction, body and conclusion. It does not determine suspicion, reporting duty, applicable time limits or SAR submission.	October 9, 2026	https://www.fincen.gov/system/files/shared/sar_guidance_narrative.pdf
Financial Crimes Enforcement Network: FinCEN Suspicious Activity Report FAQs	Current FAQs supplement filing and narrative handling. This browser tool preserves a customer-approved drafting record and does not generate a portal submission or acknowledgment.	October 9, 2026	https://www.fincen.gov/resources/frequently-asked-questions-regarding-fincen-suspicious-activity-report-sar