COMPLIANCE WORKING RECORD

Northfield Accountancy Services Ltd: SAR quality preflight

SAR-2026-014. Deterministic field and consistency checks for the supported ordinary UK SAR route.

Document control

Field	Value
Organisation	Northfield Accountancy Services Ltd
Document type	SAR quality preflight report
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Jurisdiction	United Kingdom
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Generated	7 August 2026

Assessment summary

Field	Value
Route	Ordinary POCA SAR
Decision	Submit an ordinary SAR
Checks passed	45

Field	Value
Review needed	0
Blocking	0
Narrative characters	1606

Findings: record and route

Check	State	Review note	Ref.
Organisation	Meets check	Organisation is recorded.	NCA Ch. 2, HMRC AMLG11100
Internal reference	Meets check	Internal reference is recorded.	NCA Ch. 2, HMRC AMLG11100
Internal reporter	Meets check	Internal reporter is recorded.	NCA Ch. 2, HMRC AMLG11100
Nominated officer	Meets check	Nominated officer is recorded.	NCA Ch. 2, HMRC AMLG11100
Human decision-maker	Meets check	Human decision-maker is recorded.	NCA Ch. 2, HMRC AMLG11100
Regulated-sector activity	Meets check	Regulated-sector activity is recorded.	NCA Ch. 2, HMRC AMLG11100
Supervisor or not-applicable record	Meets check	Supervisor or not-applicable record is recorded.	NCA Ch. 2, HMRC AMLG11100
Decision date	Meets check	The human decision date is recorded.	NCA Ch. 2, HMRC AMLG11100
Internal disclosure date	Meets check	The date the internal disclosure was received is recorded.	NCA Ch. 2, HMRC AMLG11100
Decision chronology	Meets check	The decision date is on or after the internal disclosure date.	NCA Ch. 2, HMRC AMLG11100
POCA or TACT route	Meets check	POCA is recorded as the human-selected route.	NCA Ch. 2, POCA ss. 330-331
Ordinary SAR route	Meets check	No DAML or DATF request is included in this ordinary SAR preflight.	NCA Ch. 2
Human report decision	Meets check	A human decision to prepare an ordinary SAR is recorded.	HMRC AMLG11100
Independent human decision	Meets check	The user confirms that an authorised human made the decision independently.	NCA Ch. 2, HMRC AMLG11100
SAR Portal visibility	Meets check	The intended Portal visibility setting is recorded for final human confirmation.	NCA Ch. 2

Findings: parties and reason for suspicion

Check	State	Review note	Ref.
Main party	Meets check	The main party is identified.	NCA Ch. 2
Main-party identifiers	Meets check	8 identifier groups recorded for the main party.	NCA Ch. 2
Associated party 1	Meets check	The associated party and link to the main party are recorded.	NCA Ch. 2
Main-party type and identifiers	Meets check	The selected party type and type-specific identifiers are consistent.	NCA Ch. 2
Associated party 1 type and identifiers	Meets check	The selected party type and type-specific identifiers are consistent.	NCA Ch. 2
Available information confirmation	Meets check	The user confirms that available identifying information has been considered for the correct fields.	NCA Ch. 2
Suspicion summary	Meets check	Suspicion summary is recorded.	NCA Ch. 2
Who is involved	Meets check	Who is involved is recorded.	NCA Ch. 2
How they are involved	Meets check	How they are involved is recorded.	NCA Ch. 2
When the circumstances arose	Meets check	When the circumstances arose is recorded.	NCA Ch. 2
Reason for concern or suspicion	Meets check	Reason for concern or suspicion is recorded.	NCA Ch. 2
UK nexus	Meets check	UK nexus is recorded.	NCA Ch. 2
Intended next steps	Meets check	Intended next steps is recorded.	NCA Ch. 2
Concise summary	Not applicable	The summary is one or two sentences.	NCA Ch. 2

Check	State	Review note	Ref.
Reason-for-suspicion character limit	Meets check	1,606 of 8,000 characters used in the assembled reason for suspicion.	NCA Ch. 2
Readable case and structure	Meets check	The assembled narrative is not predominantly capital letters.	NCA Ch. 2
Unexplained acronyms	Meets check	No unexplained uncommon acronyms were detected.	NCA Ch. 2

Findings: transactions, decision and references

Check	State	Review note	Ref.
Criminal or terrorist property	Meets check	The suspected property is described.	NCA Ch. 2
Property value and currency	Meets check	The property value is recorded.	NCA Ch. 2
Suspicious transaction route	Meets check	2 transactions recorded in the structured schedule.	NCA Ch. 2
Transaction count	Meets check	2 of 50 available transaction records used.	NCA Ch. 2
Transaction 1	Meets check	The transaction date, value, currency, account or instrument and relevance are recorded.	NCA Ch. 2
Transaction 2	Meets check	The transaction date, value, currency, account or instrument and relevance are recorded.	NCA Ch. 2
Chronology and evidence references	Meets check	4 dated event records are linked to evidence references.	HMRC AMLG11100
Previous UKFIU URNs	Meets check	1 previous UKFIU URN recorded.	NCA Ch. 2
Glossary code 1	Meets check	The user-selected current Portal code has a recorded reason.	NCA Ch. 2
Known law-enforcement interest	Meets check	No known law-enforcement interest was recorded.	NCA Ch. 2
Separate crime report	Not appl icable	Separate crime report was not selected.	NCA Ch. 2
Safeguarding route	Not appl icable	Safeguarding route was not selected.	NCA Ch. 2
Immediate-risk route	Not appl icable	Immediate-risk route was not selected.	NCA Ch. 2

Check	State	Review note	Ref.
Human decision rationale	Meets check	The authorised human decision has a substantive rationale.	HMRC AMLG11100
Restricted handling	Meets check	Restricted handling is confirmed.	NCA Ch. 2, HO circular 022/2015
Retain the submitted SAR	Meets check	Retain the submitted SAR is confirmed.	HMRC AMLG11100
Use the correct Portal fields	Meets check	Use the correct Portal fields is confirmed.	NCA Ch. 2

Source register

Source ID	Official source	Provision	Version
NCA-SAR-CH2-2025	National Crime Agency, UK Financial Intelligence Unit: SARs guidance: Chapter 2, submitting a SAR	Whole source	Version 1.1, December 2025
HMRC-AMLG-11100	HM Revenue & Customs: Suspicious activity reports	Whole source	16 July 2026
UK-POCA-2002	UK Legislation: Proceeds of Crime Act 2002	Sections 330 and 331	Current source
HOME-OFFICE-SAR-CONFIDENTIALITY	Home Office: Money laundering: confidentiality and sensitivity of SARs and the identity of those who make them	Home Office circular 022/2015	Current source

Assessment boundary

This preflight checks observable record completeness and consistency against the supported ordinary UK SAR route. It does not decide whether suspicion exists, whether a report is legally required, whether a person committed an offence or whether a SAR should be submitted. It does not submit information to the UKFIU.

Assumptions

- The authorised user selected the Ordinary POCA SAR route.

- The authorised user recorded this human decision: Prepare an ordinary SAR for human submission.

- The organisation recorded its regulated-sector context as: Accountancy service provider supervised for anti-money laundering purposes.

- The record contains 1 associated party record, 2 transaction records and 1 previous UKFIU URN.

Limitations

- This tool checks observable record completeness and consistency. It does not decide whether suspicion exists or whether a report is legally required.

- The tool does not submit information to the UK Financial Intelligence Unit, police, a safeguarding body or an emergency service.

- DAML and DATF requests, legal privilege, sector-specific reporting questions and consequential action require separate review.

- A SAR is not a substitute for reporting crime, safeguarding concerns or immediate danger through the appropriate route.