

# Reasons for a Suspicious Activity Report (SAR)

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## 1. Legal Reasons according to Section 43 (1) GwG

Code	Catalog value
<b>A1000</b>	<b>Money Laundering</b>
A1001	Transaction related to Money Laundering (FIU approval necessary, Section 46 (1) GwG)
A1002	Transaction related to Money Laundering (Respite not possible, Section 46 (2) GwG)
A1003	Transaction related to Money Laundering (subsequent determination)
A1004	business relationship related to Money Laundering
A1005	Brokerage business related to Money Laundering
<b>A2000</b>	<b>Terrorist Financing</b>
A2001	Transaction related to Terrorist Financing (FIU approval necessary, Section 46 (1) GwG)
A2002	Transaction related to Terrorist Financing (Respite not possible, Section 46 (2) GwG)
A2003	Transaction related to Terrorist Financing (subsequent determination)
A2004	Business Transaction related to Terrorist Financing
A2005	Asset related to Terrorist Financing
<b>A3000</b>	<b>Other Reason</b>
A3001	Violation against the Obligation to disclose
A3002	Late registration
A3003	Another Reason
<b>A4000</b>	<b>Hurry</b>

## 2. Determined Facts

Code	Catalog value
<b>B1000</b>	<b>Customer-related particularities</b>
B1101	Politically exposed person (PEP)
B1102	List hits in Sanctions lists terrorism VO (EC) No. 2580/2001 or No. 881/2002
B1103	List hits in other Sanctions lists
B1104	Knowledge from criminal Investigations against the Customers
B1105	Customer or economically Authorized person out of Country, without equivalent Standards in relation to Money Laundering prevention
B1201	Template faker / more noticeable Personnel documents (Concealment the Identity)

B1202	Irregularities in the Frame of PostIdent procedure
B1203	Refusal more required Declarations to identification of Customers
B1204	Eye-catching Behave of Customers
B1205	Use counterfeiter or more noticeable Documents /Business documents
B1206	Use more noticeable Addresses (mailboxes, letterbox companies, collective addresses)
B1207	Refusal / Obfuscation the Disclosure of economically entitled persons
B1208	Obfuscation the Disclosure of economically entitled persons through complex / international corporate structure
B1301	Customer profile is inappropriate for the business object
B1302	More noticeable / not more understandable more economical background of Customers
B1303	Customer has no business-specific knowledge or own commercial knowledge Backgrounds, the transaction / business relationship are appropriate
B1304	Customer binds without understandable Reason intermediary or Third a
B1305	Customer acts apparently for Third (straw man function)
B1306	Locally not plausible business relationship between Customers and obligated
B1307	Participation from / at Fake company
B1308	Customer, the itself as not recognized NGO or NPO represents
<b>B2000</b>	<b>Transactions / Business relationships related particularities</b>
B2101	Economically not plausible Transaction
B2102	Transaction contradicts economic background of Customers
B2103	Transaction contradicts Business purpose of Customers
B2104	Unknown Source of funds
B2105	More noticeable Purpose of use
B2106	Not plausible use different Accounts / Pass-through accounts / Collection accounts
B2107	Use from anonymous Payment procedure
B2108	Transaction should out of not understandable Found under big to be carried out under time pressure
B2109	Short before Diploma the Transaction become new Involved or agreements introduced
B2110	Unexpected Changes regarding the financing
B2111	More inexplicable Change the Account details
B2112	Transaction lies above or under dem announced Value

B2113	Completion from Payment services outside of usual banking sector
B2114	Transaction serves apparently no one economically understandable Purpose
B2115	Smurfing (Split and Merge from amounts of money below of threshold values)
B2201	Exchange from Cash in / from €500 banknotes
B2202	Higher or more unusual exchange from Cash in other Denominations of the same currency
B2203	Other more unusual / higher Cash exchange
B2204	Unusual height cash payment / Cash withdrawal
B2205	Variety from cash in - / Payouts without understandable Explanation
B2206	Unusual cash payment in the Business Transactions
B2301	Transactions take place out of unusual Sources or uncertain countries
B2302	Transaction in / out of Offshore financial center
B2303	Transaction in / out of third countries, the not above sufficient systems to prevent, detect and combat Money Laundering and Terrorist Financing
B2304	Transaction in / out of third countries, in those corruption and other criminal activities are significantly strong
B2305	Transaction in / out of states, against the for example the EU or the UN sanctions, embargoes or similar measures have been imposed
B2306	Transaction to/from states that support terrorist activities financially or otherwise support or in those acquaintance terrorist organizations are active
B2401	Other Facts

### 3. Business Area

Code	Catalog value
C1001	Abnormalities related to credit Transactions / Trust Transactions
C1002	Abnormalities related to securities Transactions
C1003	Abnormalities related to Letter of credit Transactions
C1004	Abnormalities related to Insurance Transactions
C1005	Abnormalities related to Leasing Transactions
C1006	Abnormalities related to dem foreign trade (international movement of goods)
C1007	Abnormalities related to Currency exchange

C1008	Abnormalities related to Prepaid cards
C1009	Abnormalities related to the use from Credit cards
C1010	Abnormalities related to E- money
C1011	Abnormalities related to Cryptocurrencies (e.g., Bitcoin)
C1012	Abnormalities related to checks
C1013	Abnormalities related to lockers
C1014	Abnormalities related to Gambling / Bets
C1015	Abnormalities related to purchase / sale from property
C1016	Abnormalities related to purchase / sale from motor vehicles
C1017	Abnormalities related to purchase / sale from ships and motorboats
C1018	Abnormalities related to purchase / sale from aircraft
C1019	Abnormalities related to purchase / sale from precious metals
C1020	Abnormalities related to purchase / sale from gemstones
C1021	Abnormalities related to purchase / sale from Jewelry and watches
C1022	Abnormalities related to purchase / sale from art objects and Antiques
C1023	Abnormalities related to purchase / sale from other high-quality goods
C1024	Abnormalities related to other business areas

#### 4. Predicate Offenses the Money Laundering

Code	Catalog value
D1001	Corruption, crimes in the Government office (e.g bribery and corruption)
D1002	Fraud and infidelity
D1004	Tax crimes
D100401	Benefits fraud
D1006	Terrorist Financing, state security, embargo violations
D1019	Other crime
D1020	Crime not recognizable