An official website of the United States government Here's how you know

FinCEN Issues Frequently Asked Questions to Clarify Suspicious Activity Reporting Requirements

Immediate Release: October 09, 2025

WASHINGTON — Today, the U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) issued answers to four Frequently Asked Questions (FAQs) to clarify certain requirements related to suspicious activity reports (SARs). By issuing these FAQs, FinCEN is ensuring financial institutions are not needlessly expending resources on efforts that do not provide law enforcement and national security agencies with the critical information they need to detect, combat, and deter criminal activity. FinCEN issued the FAQs jointly with the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of the Comptroller of the Currency.

"SARs should deliver better outcomes by providing law enforcement the most useful information — not by overwhelming the system with noise," said **Under Secretary for Terrorism and Financial Intelligence John K. Hurley.** "Compliance requires real resources, and that's why prioritization is crucial. At Treasury, we will continue to reform our Anti-Money Laundering and Countering the Financing of Terrorism framework to de-prioritize low-value activity and direct compliance resources towards the most significant threats to our country."

The FAQs clarify regulatory requirements relating to structuring SARs, continuing activity reviews, and a financial institution's decision not to file a SAR and were informed by feedback from financial institutions. The answers to these FAQs can assist financial institutions with their compliance obligations while enabling institutions to focus resources on activities that produce the greatest value to law enforcement agencies.

SAR FAQs: https://www.fincen.gov/system/files/2025-10/SAR-FAQs-October-2025.pdf

###

Financial Institution:

Casinos
Depository Institutions
Insurance Industry
Money Services Businesses
Mortgage Co/Broker
Precious Metals/Jewelry Industry
Securities and Futures

News

Press Releases

Readouts

Speeches

Testimony

Enforcement Actions

SAR Technical Bulletins

Subscribe to FinCEN News Updates