



SAR Automation, Decoded

**AI handles the assembly work in a SAR investigation.
The judgment call stays with the investigator.**

In FY24, **4.7 million** SARs were filed with FinCEN, an average of **12,870** a day. Each one costs an investigator **16-20** hours, most of it spent collecting and assembling data rather than deciding the case. SiriusAI's SAR automation runs that collection-and-assembly work with a set of specialized agents built for it.

SiriusAI's SAR automation handles the case assembly: scoping each case, mapping the account network, surfacing red flags, pulling sanctions and negative-news intelligence, and drafting the narrative for review.

The investigator reviews the evidence and makes the final call, and nothing reaches FinCEN without their sign-off.

At a global payments firm, the system delivered an **80%** productivity gain on the manual assembly work while compliance rigor held, and it kept narrative and typology mapping consistent from one case to the next.

The scale of the problem



4.7 million SARs filed in FY24 (FinCEN), an average of **12,870** a day.

The cost to investigators



16 to 20 investigator hours per case, with multi-account cases often stretching to **10 days or more**.

The result with SiriusAI



80% productivity gain on manual data assembly work, deployed at a global payments firm.

A SAR investigation is two kinds of work: the assembly that consumes the hours, and the judgment that closes the case. SiriusAI's agents run the assembly; the investigator owns the judgment and the filing decision.

AI Handles



- Framing the case and mapping the account network
- Cross-referencing transaction history across accounts
- Running statistical checks to surface red flags
- Pulling sanctions and negative news intelligence
- Mapping red flags to typology
- Drafting the SAR narrative

Investigator Handles



- Reviewing red flags and evidence surfaced by the AI
- Making the call on disclosure or dismissal
- Resolving overlapping or ambiguous typologies
- Final review and sign-off before filing with FinCEN

What SiriusAI's SAR Automation Does Not Do



- **Decide the case.** Disclosure or dismissal is the investigator's call, on every case.
- **File on its own.** No SAR reaches FinCEN without investigator sign-off; a system that files autonomously puts your institution in front of a regulator.
- **Replace investigator judgment.** It clears the assembly work in front of the decision so investigator hours go to the decision itself.

See how SiriusAI's SAR automation works for your cases. [Book a discovery session with Tommy Marshall](#) and we'll map where AI fits into your SAR workflow, then run a 30-day POC on your data to prove it.

