Maybe—but do not count on it. FinCEN may contact a person who submits information if it needs clarification or additional details. Whether that happens can depend on the information provided, the agency's needs, and whether the person supplied usable contact information. A submission does not guarantee a response, an investigation, an award, or a particular timeline.

If you are considering a submission, understand what FinCEN does, how its whistleblower program differs from ordinary Bank Secrecy Act reporting, and how to prepare a clear, well-supported tip. This article offers general information, not legal advice. For current instructions and eligibility requirements, consult FinCEN's official Whistleblower Program page and consider speaking with a lawyer experienced in whistleblower matters.

What Is FinCEN?

The Financial Crimes Enforcement Network, or FinCEN, is a bureau of the U.S. Department of the Treasury. It works to protect the financial system from illicit use, including money laundering and other financial crimes. FinCEN administers parts of the Bank Secrecy Act (BSA), issues rules and guidance, and collects and analyzes financial data that can help government authorities identify and investigate suspicious activity.

FinCEN's role is not the same as that of a bank's compliance department or a local law enforcement agency. It receives information through several channels, including reports that financial institutions are required to file and information provided by people who may have knowledge of possible violations. A tip can help authorities assess information, but submitting one does not mean FinCEN will contact you or tell you what action it takes.

What the BSA and SARs Are—and Are Not

The BSA is a federal framework that requires certain financial institutions and other covered businesses to maintain records, establish anti-money-laundering controls, and report specified activity. One important report is the Suspicious Activity Report, or SAR. Financial institutions file SARs when they know, suspect, or have reason to suspect certain activity, as described in applicable rules and guidance.

A SAR is generally a report from a covered institution to the government. It is not the same thing as a whistleblower tip from an employee, customer, vendor, or other person. A person with firsthand information may be able to provide it through FinCEN's whistleblower process or another appropriate channel. Do not assume that you personally should prepare or file a SAR simply because you noticed suspicious activity.

SARs have strict confidentiality protections. In general, a financial institution and its personnel must not disclose that a SAR was filed, subject to applicable law and exceptions. That confidentiality rule is one reason to avoid telling a subject—or casually telling coworkers—that a SAR exists or may have been filed. If you have questions about your own obligations, get legal advice and follow your organization's policies.

What Conduct Could Be Reportable?

The FinCEN whistleblower program concerns information about certain possible violations of the BSA and related laws. The exact scope, eligibility rules, and requirements can be technical and may change. Read FinCEN's current materials before submitting, and consult counsel if you are unsure whether the conduct fits the program.



Examples of conduct that may merit careful review include:

- **Possible failures in required reporting:** For example, a covered institution may have repeatedly failed to make required reports despite having information that should have prompted review.
- **Weak or ignored controls:** Records may show that known risks were not addressed, or that required anti-money-laundering procedures were not meaningfully followed.
- **Deliberate concealment or evasion:** People may have taken steps to obscure the source, ownership, or movement of funds, or to avoid reporting requirements.
- **Misleading records or statements:** Documents, transaction descriptions, or internal communications may have been altered or presented in a way that hides relevant activity.
- **Repeated suspicious transactions:** A pattern of activity may warrant attention when considered with other facts, such as inconsistent customer explanations or attempts to bypass established controls.

These are examples, not a checklist for deciding that a violation occurred. A transaction that looks unusual is not automatically illegal. Explain the facts you know and why they concern you; avoid declaring that someone committed a crime unless you have a sound basis for that statement.

Will FinCEN Contact You After You Submit?

FinCEN may contact you if you provide contact information and it needs to clarify or supplement your submission. But a follow-up is not guaranteed. You may not receive confirmation beyond what the submission process provides, and you may not be told whether an investigation was opened or what happened to the information. Investigation confidentiality and legal restrictions can limit what an agency can share.

Including reliable contact information can make it easier for FinCEN to ask follow up questions. It does not guarantee that anyone will use it. Before submitting, consider which phone number or email account you can safely monitor, whether messages could be seen by an employer or another person, and whether your devices or accounts are shared or monitored.

If you are concerned about revealing your identity, review FinCEN's current instructions on anonymous submissions via counsel. The program may allow a person to submit anonymously when represented by an

attorney, subject to its requirements. “Anonymous” should not be taken to mean that no one involved in the process will ever know your identity, or that anonymity is guaranteed in every circumstance. Ask a lawyer to explain the process, including what information must be provided, to whom, and at what stage.

How to Prepare a High-Quality Tip

A useful submission is organized, specific, and candid about uncertainty. Separate what you personally observed from what you heard from someone else. That distinction helps reviewers assess the source and reliability of each claim.

1. Build a factual timeline

Write down dates, locations, people or roles involved, relevant accounts or transactions if known, and what happened. Use approximate dates when exact ones are unavailable, and label them as estimates. Distinguish firsthand knowledge—for example, “I reviewed the ledger on March 4”—from secondhand information—for example, “A coworker told me the ledger had been changed.”

2. Explain the concern without overstating it

Describe the conduct and why it may matter under BSA requirements. Identify the pattern, control, report, or transaction you believe deserves review. Avoid speculation about motives unless you can point to facts that support it. If there are plausible alternative explanations, note them rather than hiding them.

3. Identify supporting records carefully

List the kinds of records that may support your account, such as emails, transaction records, policies, training materials, or audit findings. Do not take, copy, or send material you are not authorized to access. Be especially cautious with customer information, SAR-related material, privileged communications, and records subject to confidentiality or privacy rules. Ask counsel how to preserve relevant evidence lawfully and how to handle sensitive documents securely.

4. Make it easy to understand

Use plain language and define abbreviations. Organize the submission with headings or numbered points. Explain who did what, when, and how you know. If you do not know an answer, say so. A concise, well-supported account is more useful than a long narrative filled with conclusions.

5. Review the official instructions and keep a record

Use the current forms or process described on FinCEN’s official page. Confirm that you have answered required questions and understand any certifications or consent language before submitting. Keep a paper trail: retain a copy of what you submitted, the date and method of submission, any confirmation or reference number, and a private note of later communications. Store those records somewhere you can access safely, without violating workplace rules or exposing sensitive information.

Preparation question Helpful approach What did I personally see? Describe direct observations and identify when and where they occurred. What did I hear from others? Identify the source, if appropriate, and make clear that the information is secondhand. What records may support this? Describe them without improperly taking or disclosing restricted material. How can FinCEN reach me safely? Consider monitored accounts, privacy risks, and whether to consult counsel about contact details. 31 U.S.C. 5323

What to Do If FinCEN Asks Follow-Up Questions

If you receive a request, read it carefully and respond only to what you know. Be accurate, distinguish memory from documents, and say when you need to check a date or detail. Do not guess to fill gaps. If you have a lawyer, ask whether communications should go through counsel, particularly if the questions involve confidential records, employment issues, or possible legal exposure.

Keep a paper trail of the request, your response, and any documents you provide. Before sending anything, confirm the recipient and the permitted method of transmission. Do not send sensitive documents to an unverified address or through an insecure channel just because a message appears to come from an agency.

Training and Further Guidance

People seeking background on anti-money-laundering compliance may find educational materials through ACAMS. ACAMS offers training and resources related to financial crime compliance; it is not a substitute for FinCEN's official instructions or advice from a lawyer about your particular situation.



Bottom Line

FinCEN may contact you after a submission, especially if you provide usable contact information and the agency needs clarification. It may also never contact you, and you may not be told what action—if any—follows. Prepare a clear account, separate what you saw from what you heard, protect sensitive information, and review the current program rules before filing. For questions about anonymous submissions via counsel, eligibility, confidentiality, or legal risk, speak with a qualified attorney before submitting.