

6 ways to write better, more effective SARs

Introduction



Suspicious Activity Reports (SARs) confront compliance with two dilemmas: knowing when to report and knowing how to report. The second of these questions is the focus of this Quick Guide. A well-written, clear, cogent SAR can be the difference between serious criminals facing justice or evading it, or seeing an innocent victim – of human trafficking, for instance – freed from their servitude or continue their captivity. From the compliance side, behind our desks, these choices are seldom so clear or obvious, and not every SAR is imbued with such gravity. However, it is a possibility and it's why SARs should be written with what is their fundamental purpose always paramount in our minds: conveying relevant information in a clear and understandable fashion. This sounds simple enough, but no harder challenge confronts the writer of English. Below are some of the familiar nets in which writers can entangle themselves. This Quick Guide will offer some tips and strategies to avoid them.

Over-information

A common one, as we all have a friend who is terrible at relating a story. Their terribleness comes from failing to self-edit; no filter is sifting that which we need to know from that which we don't. You're left to work out for yourself the point of what's been relayed.

To avoid this trap, write in simple sentences. That is, subject-verb-object. Later you can go back and add touches to render it less 'simple', and more like narrative (our next point). Think carefully about what you need to include. Most details will be superfluous. Ask yourself whether a certain detail – a date, day, time, individual, event – needs to be included or does not. Is it fundamental to what you're relaying? You needn't go too far with this, and, if you want to be sure, then by all means include information you deem relevant. The key is to avoid providing detail that overshadows the crucial points, the actual points that have made you write a SAR in the first place. Don't bury the facts in a pile of unnecessary detail.

Narrative

Narrative is at the heart of all storytelling (and that is essentially what you're doing when writing a SAR). The clue is that 'narrative' comes from the Latin *narrare*, meaning 'tell'. In other words, you're telling a story in a SAR, and the way in which all stories are told is through narrative. In a sense, it means that each point must relate to each other. That is, don't drop in people, places, events or things that bear no relation to anything else; they need context, to be introduced into the narrative. It needn't be chronological (you might start with your initial suspicion) but by the end it should make sense. Narrative doesn't mean you adapt you're style as if writing a work of fiction. There needn't be any adjectives or flowery language.

It means 'this is what happened'. A good thought experiment is to read it through once finished as if reading it for the first time, knowing nothing of the individuals and events depicted. Would you understand it?

Verbal complexity

A tempting fruit for any writer to reach for is the clever word. George Orwell, in his 1946 essay *Politics and the English Language*, provided six rules to avoid bad writing. Number two is: 'Never use a long word where a short one will do'.¹ Anybody writing a SAR will (for perfectly understandable reasons) want to look like they know what they're talking about and using a long or technical word helps give this impression. The problem is that using 'terminated' for 'ended' or 'antiquated' instead of 'old' temporarily takes the reader away from the immediacy of your point. There's a half-second pause where the reader will translate in their head what you actually meant. It's always better to just say what you mean in the first place.

Complexity can come not just in the form of words. Sentences too can be elaborated to the point of confusion. An example could be the last two sentences. You will observe that they are simple sentences. They could quite easily be joined by a colon. Not doing so allows them, however, to be read one at a time, as simply as possible. It leaves no room for confusion and the point can be absorbed quickly. Of course, colons and semi-colons are important punctuation, but limiting their use diminishes the chance of misunderstanding.

Jargon

A simple one: don't presume others have knowledge of terms or acronyms used by your colleagues and clients. Again we return to Orwell (rule five): 'Never use a foreign phrase, a scientific word, or a jargon word if you can think of an everyday English equivalent'. The end of this rule is the important part – 'if you can think of an everyday English equivalent'. It's not saying bin jargon altogether, but that if there's a simpler way of putting it, use it. The volume of SARs received by the National Crime Agency (NCA) means they have scant time and attention to work out what something means. Make life simpler for them, and for yourself. If you do need to use technical terms then

introduce them when they're first used (much like earlier in this Quick Guide: 'Suspicious Activity Report' was introduced once, and its acronym presented. 'SAR' has been used after that). Similarly, foreign words should only be included if they are widely used in modern English and you're fairly sure the reader will know what you meant. Examples include 'per annum', 'de facto' and 'status quo'. If in doubt, stick to English.

Euphemism

If you spoke to somebody on the phone, then write that you spoke to them on the phone. It's far more effective than 'communicated to them via a call'. That's a small, tame example. There are worse ways of skirting around the facts: 'In retrospect, upon touching base with my client, it transpired that the information that they had provided me appeared to be of an unintentionally inaccurate nature'. In English: 'After talking to my client, I discovered the information that he had given me was not true'. The last thing you want your reader to do is to go back and check your meaning. It goes against the fundamental basics of English which is that your sentence, whatever else, should make sense.

Newspapers, despite their love of jargon, are a good source in this respect, specifically reports from court cases. In these pieces journalists are typically at their most cautious and controlled, keen to avoid writing something inaccurate, false or that could be in contempt of court. Information tends to be laid out very methodically in simple sentences. Perhaps surprisingly, sports reports are also a good template to follow. Again, information here tends to be very formulaic, reporting the who, where, what, why in a straightforward manner. In both instances, broadsheet newspapers offer the best and most professional examples.

Formality

Write as you speak. This seems counter-productive, as instinctively we feel the written word, in a professional document, ought to more formal, polished and 'proper' than everyday speech. In one sense this is obviously true. But writing as if speaking is the surest method of being understood and, more often than not, you'll find that any professional

document that is clear and concise will have adopted this principle.

It does not follow that in avoiding restrictive formality that you should lapse into colloquialism, informality, crudeness or ill-judged camaraderie. There's a balance between writing in a manner that echoes everyday speech and writing as if talking to old friends. Formality is more about style than content. Your content will necessarily be formal, given the context of what you're doing. But your style should be that of one person relating something to another in a professional context (to a colleague or senior management, for example).

Conclusion



When writing a SAR, as in any area of life, your aim is to be understood. The most effective way of being understood is by being direct, clear, concise, and by providing relevant information.

As mentioned earlier, nothing is harder than to write clearly in English. Bearing in mind these six points, and the remedies to them, will put you on a firm footing. Much that is covered in this Quick Guide is also elaborated upon in the NCA's Guidance on submitting better quality Suspicious Activity Reports (SARs).²

In the Further Reading, you'll also find a court article from The Guardian demonstrative of the examples given in point five (euphemism). George Orwell's six rules for avoiding the pitfalls of bad writing should also be a crucial starting point when writing any piece of non-fiction prose. In conjunction, these examples and sources aim to make the responsibility of writing a SAR that little less burdensome. Remember that it's not beyond the realms of possibility that a well-written SAR can change someone's life.



References

¹Jones, J, 'George Orwell's Six Rules for Writing Clear and Tight Prose', Open Culture, 20 May 2016: <http://www.openculture.com/2016/05/george-orwells-six-rules-for-writing-clear-and-tight-prose.html> – accessed March 2020

²NCA, Guidance on submitting better quality Suspicious Activity Reports (SARs), May 2020: <https://www.nationalcrimeagency.gov.uk/who-we-are/publications/446-guidance-on-submitting-better-quality-sars-1/file> – accessed May 2020



Further Reading

Mark Nichol, 'How to Write Concise, Active Sentences', Daily Writing Tips, 13 February 2020: <https://www.dailywritingtips.com/write-concise-active-sentences/> – accessed March 2020

Owen Bowcott, 'Dubai ruler trying to keep two judgments secret, UK court hears', The Guardian, 26 February 2020: <https://www.theguardian.com/law/2020/feb/26/dubai-ruler-sheikh-mohammed-trying-to-keep-two-judgments-secret-uk-court-hears> – accessed March 2020

Simone Jones, 'The UK's anti money laundering regime – A time for celebration?', ICA Insight, 29 January 2019: <https://www.int-comp.org/insight/2019/january/the-uk-s-anti-money-laundering-regime-a-time-for-celebration/> – accessed March 2020

The Law Society, 'Suspicious activity reports': <https://www.lawsociety.org.uk/support-services/advice/articles/making-a-suspicious-activity-report/> – accessed March 2020