



BUSINESS TIP

Financial Institutions

TERRORISM INTERVENTION PROGRAM

What should I consider suspicious?

- A lack of evidence of legitimate business activity undertaken by many of the parties to the transaction(s)
- Unusual financial transactions occurring among different business types e.g., a food importer dealing with an auto parts exporter
- Transactions that are not compatible with the business type and/or that are unusual and unexpected in comparison with the deposits or withdrawals of similar businesses operating in the same geographical area
- Unusually complex transactions which indicate layering involving multiple accounts, banks, parties, or jurisdictions
- Unusual mixed deposits of money orders, or third-party and/or payroll checks into a business account
- Bursts of transactions within a short period, especially in previously dormant accounts
- Unusually large number of wire transfers and/or repetitive wire transfer patterns regardless of amounts
- Persons maintaining accounts at foreign banks that have been subjects of previously filed Suspicious Activity Reports
- Bulk cash and monetary instrument transactions
- Suspected shell entities
- Transactions inconsistent with the expected purpose of the account and levels and types of account activity conveyed when the account was opened
- Transactions seemingly designed to or attempting to avoid reporting and recordkeeping requirements
- Correspondent accounts being utilized as “pass-through” points by foreign jurisdictions with subsequent outgoing funds to another foreign jurisdiction

It is important to remember that just because someone's speech, actions, beliefs, appearance, or way of life is different, it does not mean that he or she is suspicious. Some of the activities, taken individually, could be innocent and must be examined by law enforcement professionals in a larger context to determine whether there is a basis to investigate.

What should I do?

IF YOU ARE EXPERIENCING AN EMERGENCY OR A CRIME IN PROGRESS, CONTACT 911. IF YOU OR YOUR BUSINESS WERE THE VICTIM OF A CRIME, CONTACT YOUR LOCAL POLICE DEPARTMENT.

A partnership between the business community and law enforcement is essential to the success of anti-terrorism efforts.

You can support this partnership.

- Require identification
- Talk to customers, ask questions, and listen to and observe their responses
- Watch for people and actions that are out of place
- Make note of suspicious statements, people, and/or transactions

Do not jeopardize your safety or the safety of others.

Your impressions and assessment, based on your professional / business experience, are extremely valuable and should help guide you in determining if a customer request, a fact pattern, or set of circumstances is unusual.

In addition to reporting suspicious activity to your local police department, you are encouraged to contact the Pennsylvania State Police Tip Line. This will enhance the statewide situational awareness and can potentially aid in the prevention of future terrorist acts through early identification and intervention.

To report suspicious activities to the PSP Tip Line at any time, call or email:

1-888-292-1919
sp-intelligence@state.pa.us