

Financial intelligence (FININT) follows the money. This worksheet provides a structured framework for documenting financial transactions, mapping asset ownership, identifying business relationships, and flagging suspicious activity patterns consistent with money laundering, fraud, or illicit finance.

Part 1 — Investigation Details

[CLASSIFICATION] — [HANDLING CAVEAT] — FINANCIAL INTELLIGENCE — PROTECT

Case Reference:	_____	Analyst:	_____
Subject(s):	_____	Date:	_____
Investigation Type:	<input type="checkbox"/> Money Laundering <input type="checkbox"/> Fraud <input type="checkbox"/> Tax Evasion <input type="checkbox"/> Corruption <input type="checkbox"/> Sanctions <input type="checkbox"/> Other		
Period of Interest:	From: _____ To: _____	Currency:	_____

Part 2 — Subject Financial Profile

Known Income Sources:	<input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Investments <input type="checkbox"/> Benefits <input type="checkbox"/> Unknown Other: ____		
Declared Annual Income:	_____	Estimated Income:	_____
Known Financial Institutions:	_____		
Known Account Numbers:	_____		
Credit Cards / Lines of Credit:	_____		
Known Business Interests:	_____		
Property Holdings:	_____		
Known Vehicles:	Make: _____	Rego: _____	Est. Value: _____
Other Known Assets:	_____		
Lifestyle Observations:	<input type="checkbox"/> Consistent with income <input type="checkbox"/> Unexplained wealth <input type="checkbox"/> Financial difficulty <input type="checkbox"/> Not assessed		

Part 3 — Transaction Log

Log all significant financial transactions. Flag those that are suspicious, unexplained, or inconsistent with the subject's known income profile.

#	Date	Type	From / Entity	To / Entity	Amount	Currency	Purpose	Susp?	Source
1		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
2		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
3		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
4		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
5		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
6		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
7		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
8		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
9		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
10		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
11		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	

#	Date	Type	From / Entity	To / Entity	Amount	Currency	Purpose	Susp?	Source
12		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
13		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
14		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	
15		<input type="checkbox"/> Deposit <input type="checkbox"/> <input type="checkbox"/> Withdraw <input type="checkbox"/> <input type="checkbox"/> Transfer <input type="checkbox"/> <input type="checkbox"/> Purchase <input type="checkbox"/> <input type="checkbox"/> Other						<input type="checkbox"/> Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input type="checkbox"/> Unk	

Part 4 — Entity & Relationship Register

Document all entities (individuals, companies, trusts, accounts) connected to the subject and their relationships. This forms the basis of a financial network map.

Ref	Entity Name	Type	Role / Relationship to Subject	Jurisdiction	Suspicious?
E01		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E02		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E03		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E04		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E05		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E06		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E07		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E08		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E09		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E10		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown
E11		<input type="checkbox"/> Individual <input type="checkbox"/> <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Account <input type="checkbox"/> <input type="checkbox"/> Property <input type="checkbox"/> Other			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown

Part 5 — Suspicious Activity Indicators

Tick all indicators present. Each ticked indicator strengthens the basis for a Suspicious Matter Report (SMR) or equivalent regulatory filing.

LAYERING INDICATORS

- Frequent transfers between accounts with no apparent business purpose
- Use of multiple banks or jurisdictions to obscure origin of funds
- Round-dollar transactions or transactions just below reporting thresholds (structuring)
- Rapid movement of funds through multiple accounts within short timeframes
- Use of shell companies, trusts, or nominees to hold assets

PLACEMENT INDICATORS

- Cash deposits inconsistent with known income or business activity
- Multiple small cash deposits at different branches (smurfing)
- Use of currency exchange services or money service businesses
- Purchase of high-value assets (property, vehicles, luxury goods) with cash

INTEGRATION INDICATORS

- Business revenue inconsistent with market norms for the industry/location
- Loans from private individuals or overseas entities repaid without clear source
- Legitimate business income mixed with proceeds of crime
- Real estate purchases at above-market prices with no apparent commercial reason
- Invoices for services that do not appear to have been delivered

GENERAL RED FLAGS

- Subject is uncooperative or evasive about financial matters
- Lifestyle significantly exceeds known legitimate income
- Subject has known associates with criminal convictions for financial crime
- Transactions with high-risk jurisdictions (FATF blacklist / greylist countries)
- Previous suspicious matter reports filed on subject or associates

Part 6 — Analytical Summary

Total Transactions Identified: _____

Total Value Tracked: _____

Number of Suspicious Transactions: _____

Estimated Illicit Proceeds: _____

SMR / SAR Filed? Yes — Reference: _____ No Pending

Referral Required? Law Enforcement Regulator Tax Authority No referral required

Overall Assessment: _____

Key Gaps / Further Collection: _____

[CLASSIFICATION] — [HANDLING CAVEAT] — FINANCIAL INTELLIGENCE — PROTECT

Need Excel Version?

- An Excel version with automatic transaction totals and colour-flagging for suspicious entries is available on request.
- Email: info@theintelanalystacademy.com.au — Subject: 'Financial Investigation Worksheet — Format Request'