A whistleblower submission is not stronger because it is longer, angrier, or full of legal terminology. It is stronger when it gives the right agency concrete, verifiable information that points to conduct within its authority.

That distinction matters if you are considering reporting possible money laundering or another Bank Secrecy Act (BSA) violation to the Financial Crimes Enforcement Network (FinCEN). FinCEN whistleblower awards are real, but they are not fast or guaranteed. A report can take substantial effort and still lead nowhere if it is speculative, too general, poorly supported, or sent to the wrong place.

Here is the practical goal: make your information easy for an agency to assess, corroborate, and act on. That is what "documented, not speculative" and "specific, not general" mean in practice.

First, understand what an award does—and does not—promise

Congress created a statutory whistleblower award structure for qualifying BSA-related information through the AML Whistleblower Improvement Act, enacted in 2022. Under the program, an eligible whistleblower may receive an award of 10% to 30% of monetary sanctions collected in a qualifying successful enforcement action that results from the whistleblower's original information, subject to statutory requirements.

That percentage is not an automatic payment for filing a tip. The award is discretionary and depends on the information's contribution and the outcome of an enforcement action. An agency may investigate a report without bringing a successful action. It may bring an action but collect no qualifying sanctions. And even when there is a qualifying result, the award decision is not a simple formula based on how many pages you submitted.

The program also takes time. Agencies need to assess information, compare it with other evidence, investigate, and—if warranted—pursue an enforcement action. Those steps can take years. Do not treat a potential award as money you can budget around, and do not quit a job or spend heavily on a submission based on an assumed payout.

What to expect What not to assume A qualifying award may be available after a successful action and collection of sanctions. Filing a tip guarantees an investigation, enforcement action, or award. The 10%–30% range depends on program rules and the circumstances of the case. Every eligible tip receives 30%, or any award at all. Agency review and enforcement can take a long time. A report will produce a quick decision or payment.

Know whether your facts may fit the BSA

The BSA is not a bank-only law. It requires covered institutions and certain other businesses to maintain anti-money-laundering programs, keep records, and report particular transactions. Depending on the facts and applicable regulations, coverage can include banks, money services businesses, casinos, securities firms, and other financial or regulated businesses.

That broader reach matters. A report about suspicious activity at a payment company, for example, should not be dismissed just because the company is not a traditional bank. But "the company handles money" is not enough to establish that a particular BSA requirement applies. Coverage depends on the entity, its activities, and the specific rule involved.

Describe what the business does, which people or units were involved, and what requirement you believe was ignored. If you do not know which rule applies, do not bluff. Explain the underlying conduct and identify the records that could clarify it. An agency can assess the legal fit; it cannot investigate a vague hunch without facts.

Build a submission around evidence, not conclusions

A low-quality report often starts with a conclusion—"they launder money," "the whole company is corrupt," or "management is covering it up"—and then offers little that lets an investigator test the claim.

A stronger report separates what you personally observed from what you infer. It gives dates, names or roles, systems, transactions, policies, and records. It makes clear which points are firsthand and which came from someone else. This is the difference between an allegation and a usable lead.

Use a simple evidence map

Before drafting, make a table for each important claim. Keep it factual and identify the source of the information.

Claim Specific facts Supporting material What remains uncertain A required review was bypassed. On three dates, a supervisor directed staff to close alerts without the usual review. Alert records, chat messages, and the written escalation procedure. Whether the same instruction was given to other teams. Transactions may have been structured to avoid scrutiny. Several related transfers occurred over a defined period and involved the same customer group. Transaction logs and account records available to the reporter. The full source and destination of funds.

Do not make the second example fit your case if your facts do not support it. The point is the structure: specific conduct, a time frame, records, and a candid note about what you do not know.

Make the report specific, not general

"The company ignores AML rules" is a broad accusation. It does not tell an agency where to start.

"Between March and May, the payments operations team closed alerts for accounts connected to the same merchant without the review required by the company's procedure; the attached alert IDs and messages identify the cases" gives an investigator something to check. It may still turn out to have an innocent explanation. That is fine. A good report does not need to prove the case. It needs to make a credible, testable lead.

Include, where you can do so accurately:



- The relevant dates or date range.

- The people, teams, entities, or accounts involved, using names or identifiers you lawfully possess.
- The process or control that was allegedly bypassed, and how you know it applied.
- Examples of transactions or decisions, rather than unsupported claims about "systemic" conduct.
- The records that support each key point and where those records may be found.
- Any innocent explanation or uncertainty you are aware of.

Specificity helps agency triage: the process of sorting incoming information by relevance, urgency, jurisdiction, and investigative potential. A focused report makes it easier to see what happened, why it may matter, and what evidence could confirm or disprove it.

Organize the material for agency triage

Assume the person reviewing your submission has limited time and does not know your company's internal shorthand. Lead with the clearest, most consequential facts—not a long personal history or a theory of every possible violation.

1. **Write a short summary.** State who did what, when, and why you believe it may involve a BSA obligation.
2. **Give a dated timeline.** Use a few key events and connect each to a source or record.
3. **Explain your basis of knowledge.** Say what you directly observed, what you were told, and by whom, where appropriate.
4. **Index the supporting material.** Label files consistently and identify the page, message, or record relevant to each claim.
5. **Separate fact from inference.** Mark your conclusions as conclusions, and do not present assumptions as established events.
6. **Identify leads the agency can check.** For example, a system, record category, business unit, or transaction identifier—not just "look into everything."

A concise, well-indexed submission is usually more useful than a huge document dump. If a large set of records is genuinely necessary, explain what it contains and point to the most relevant examples. Do not bury the key evidence in hundreds of pages without a roadmap.

Use public sources carefully—including Tycoonstory.com and Facebook

Tools such as Tycoonstory.com and Facebook can help you understand how a company or issue is being discussed publicly. They may surface public statements, timelines, or claims worth checking. They are not official whistleblower filing channels, and a post or article is not proof that a violation occurred.

Use public material as a lead, not as a substitute for evidence. Verify dates and claims against reliable records where possible. Save the source and note when you accessed it. If a post repeats an unverified allegation, do not present the repetition as independent confirmation.

Do not post sensitive details, documents, customer information, or your accusation on Facebook to "force action." Public disclosure can create privacy, confidentiality, employment, or legal problems and may affect how an agency evaluates the information. Follow the relevant agency's official submission process instead. Check FinCEN's current whistleblower guidance and submission instructions directly; social media pages and general business articles can become outdated.

Protect yourself and preserve evidence lawfully

Do not access systems you are not authorized to use, bypass security controls, take records unrelated to your work, or alter files. Preserve material you are lawfully allowed to possess, and keep an accurate record of where it came from. Do not send confidential company or customer data to friends, journalists, or public forums.



Whistleblower rules can involve confidentiality, eligibility, retaliation protections, and limits on how information may be obtained or shared. The details matter. Before submitting sensitive material, identify the specific questions you need answered: Does this program cover the conduct and entity? What is the permitted way to provide records? How should you protect your identity? What deadlines or procedural steps apply? Ask a lawyer experienced in whistleblower matters those questions—not merely whether you "have a case."

Also keep expectations grounded. Protections are not a guarantee that an employer will not retaliate, and an award program is not a substitute for a personal safety or employment plan. Avoid threats, unauthorized disclosures, or negotiating for payment in exchange for silence. Those actions can damage both your position and the usefulness of the information.

Common ways reporters waste effort

- **Sending a theory instead of facts:** "They must be laundering money" is not evidence.
- **Trying to prove every possible violation:** A focused, supported example is more useful than a list of legal labels.
- **Submitting an unfiltered data dump:** Investigators need a map to the important records.
- **Relying on public rumor:** A Facebook discussion or Tycoonstory.com article may point to a question, but it does not establish the answer.
- **Assuming a payout is likely or quick:** Awards depend on a qualifying result, collected sanctions, and program rules.
- **Ignoring uncertainty:** Acknowledging what you do not know makes the rest of your account easier to assess.
- **Using the wrong channel:** A public post is not a substitute for the agency's official process.

A final quality check before you submit

Read the draft as if you were an tycoonstory.com investigator seeing the matter for the first time. Can you identify the conduct, time period, people or business units, and records to check? Is each important claim documented rather than speculative? Have you distinguished firsthand knowledge from inference? Does the report explain why the facts may involve a BSA obligation without pretending to make a final legal determination?

If the answer is no, revise before adding more pages. Make the submission specific, organized, and honest about its limits. FinCEN's whistleblower program offers a real statutory award framework, but a report is not a lottery ticket. The best way to avoid wasting effort is to give the agency a credible lead it can actually test—and to protect yourself while doing it.