



OCC BULLETIN

Comptroller of the Currency
Administrator of National Banks

Subject: Bank Secrecy Act/Anti-Money
Laundering

Description: Process for Taking Administrative
Enforcement Actions Against
Banks Based on BSA Violations

To: Chief Executive Officer and Compliance Officers of All National Banks, Federal Branches and Agencies, Department and Division Heads, and All Examining Personnel

This bulletin amends OCC Bulletin 2004-50, Enforcement Guidance for BSA/AML Program Deficiencies, dated November 10, 2004, by adding a new Appendix A entitled “Process for Taking Administrative Enforcement Actions Against Banks Based on BSA Violations.”

The purpose of this new appendix is to ensure that the OCC’s process for taking administrative enforcement actions based on BSA violations is measured, fair, and fully informed.

These procedures set forth the general process to be followed in enforcement cases based on BSA violations. They provide only internal OCC guidance. The OCC may deviate from these procedures in certain cases, *e.g.*, cases in which a developing situation in a bank requires immediate action, other unusual or exigent circumstances are present, or intervening developments require a different course of action.

Questions about these procedures may be directed to your OCC supervisory office or the Compliance Policy Department at (202) 874-4428.

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Attachment: [Process](http://www.occ.treas.gov/ftp/bulletin/2005-45a.pdf)
[<http://www.occ.treas.gov/ftp/bulletin/2005-45a.pdf>]