

Appendix C: BSA/AML References

Web Sites

[Board of Governors of the Federal Reserve System](#)

[Federal Deposit Insurance Corporation](#)

[National Credit Union Administration](#)

[Office of the Comptroller of the Currency](#)

[Financial Crimes Enforcement Network](#)

[Office of Foreign Assets Control](#)

[Federal Financial Institutions Examination Council](#)

Manuals or Handbooks

Federal Reserve Commercial Bank Examination Manual

Federal Reserve Bank Holding Company Supervision Manual

Federal Reserve Examination Manual for U.S. Branches and Agencies of Foreign Banking Organizations

Federal Reserve Guidelines and Instructions for Examinations of Edge Corporations

FDIC Manual of Examination Policies

NCUA Compliance Self-Assessment Manual

NCUA Examiner's Guide

OCC Comptroller's Handbook — Asset Management

OCC Comptroller's Handbook — Community Bank Supervision

OCC Comptroller's Handbook — Compliance

OCC Comptroller's Handbook — Large Bank Supervision

OCC Money Laundering: A Banker's Guide to Avoiding Problems

Other Materials

Federal Financial Institutions Examination Council (FFIEC)

The [FFIEC Web site](#) includes the following information:

- *BSA/AML Examination Manual* InfoBase
- *Information Technology Handbook* InfoBase

U.S. Government

[Interagency U.S. Money Laundering Threat Assessment](#) (MLTA) (December 2005)

The MLTA is a government-wide analysis of money laundering in the United States. The MLTA offers a detailed analysis of money laundering methods, ranging from well-established techniques for integrating dirty money into the financial system to modern innovations that exploit global payment networks as well as the Internet.

[International Narcotics Control Reports](#) (INCSR) (Annually)

The International Narcotics Control Strategy Report offers a comprehensive assessment of the efforts of foreign governments to reduce illicit narcotics production, trafficking and use, in keeping with their international obligations under UN treaties. The Report also describes the efforts of the 65 Major Money Laundering Countries to implement strong anti-money laundering and counterterrorist financing regimes. The Report is updated in March of each year.

[National Strategy for Counterterrorism](#)

The National Strategy for Counterterrorism articulates the U.S. Government's approach to countering terrorism and identifies the range of tools critical to this Strategy's success. The Strategy builds on groundwork laid by previous strategies and many aspects of the U. S. Government's enduring approach to countering terrorism.

Financial Crimes Enforcement Network

The [FinCEN Web site](#) includes, among a range of other material and information, the following:

- BSA Statutory Material, BSA Regulations, and *Federal Register* Notices — Links to legislation and regulations, as well as to proposed regulations.
- BSA E-Filing System — Links to the BSA E-Filing System, FinCEN's secure network to facilitate electronic filing of Bank Secrecy Act (BSA) reports (either individually or in batches) and corresponding filing instructions.
- BSA Guidance — FinCEN issues interpretations of BSA regulations as well as guidance to financial institutions on complying with the same.
- Reports — FinCEN periodically initiates and develops reports and publications covering AML issues, including the SAR Activity Review.
- Advisories — FinCEN issues advisories to financial institutions concerning money laundering or terrorist financing threats and vulnerabilities, for the purpose of enabling financial institutions to guard against such threats.
- Enforcement actions — FinCEN issues releases involving the assessment of civil money penalties against financial institutions for systemic noncompliance with the BSA.

Basel Committee on Banking Supervision (BCBS)

The Basel Committee on Banking Supervision provides a forum for regular cooperation on banking supervisory matters. Its objective is to enhance understanding of key supervisory issues and improve the quality of banking supervision worldwide. It circulates to supervisors throughout the world both published and unpublished papers providing guidance on banking supervisory matters.

The BCBS Web site ([Bank for International Settlements Web site](#)) includes the following publications:

- Sound Management of Risks Related to Money Laundering and Financing of Terrorism
- Due Diligence and Transparency Regarding Cover Payment Messages Related to Cross-Border Wire Transfers
- Consolidated Know Your Customer Risk Management
- Sharing of Financial Records Between Jurisdictions in Connection with the Fight Against Terrorist Financing
- General Guide to Account Opening and Customer Identification
- Customer Due Diligence for Banks
- Prevention of Criminal Use of the Banking System for the Purpose of Money-Laundering
- Banking Secrecy and International Cooperation in Banking Supervision

Financial Action Task Force on Money Laundering (FATF)

The [FATF Web site](#) includes the following publications:

- International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation - the FATF Recommendations (2012)
- National Money Laundering and Terrorist Financing Risk Assessment
- Guidance: Politically Exposed Persons
- Forty Recommendations to Combat Money Laundering and Terrorism
- Money Laundering Using Trust & Company Service Providers
- AML & Terrorist Financing Methods
- Laundering the Proceeds of Corruption
- Special Recommendations Against Terrorist Financing
- Interpretive Notes to FATF Recommendations
- Noncooperative Countries or Territories
- Typologies on Money Laundering Risk

- Trade Based Money Laundering
- New Payment Methods
- The Misuse of Corporate Vehicles, Including Trust and Company Service Providers
- Complex Money Laundering Techniques — Regional Perspectives Report

The Clearing House Association, LLC

The [Clearing House’s Web site](#) includes this publication: Guiding Principles for Anti-Money Laundering Policies and Procedures in Correspondent Banking.

NACHA — The Electronic Payments Association (NACHA)

NACHA is the administrator of the Automated Clearing House (ACH) Network. The ACH Network is a payment system that allows for direct consumer, business and government payments. The ACH Network is governed by the NACHA Operating Rules, which provides the legal foundation for the exchange of ACH and IAT payments.

The [NACHA Web site](#) includes the following:

- “NACHA Operating Rules
- IAT Survival Guide
- IAT Quick Reference Guide
- ACH Operations Bulletin – IAT Processing and the “Effect of Illegality
- The Next Generation ACH Task Force: Future Vision of the ACH Network
- Sound Business Practices for Evaluating Customer Risk (May 2014)

The Wolfsberg Group

The Wolfsberg Group is an association of eleven global banks, whose objective is to develop financial services industry standards and guidance related to Anti-Money Laundering and Counter Terrorist Financing policies. The standards and guidance are intended to provide general assistance to industry participants and regulatory bodies to shape their own policies and guidance.

The [Wolfsberg Group Web site](#) includes the following:

- Wolfsberg AML Principles for Correspondent Banking
- Wolfsberg FAQs on Correspondent Banking
- Wolfsberg Guidance on Mobile and Internet Payment Services (MIPS)
- Wolfsberg AML Principles on Private Banking
- Guidance on Prepaid and Stored Value Cards
- Wolfsberg FAQs on Beneficial Ownership

- Anti-Corruption Guidance
- Wolfsberg Statement on the Suppression of the Financing of Terrorism
- Wolfsberg Statement on Payment Message Standards
- Wolfsberg Statement on Monitoring Screening and Searching
- Wolfsberg Guidance on Risk Based Approach for Managing Money Laundering Risks
- Wolfsberg Trade Finance Principles
- Wolfsberg Statement on AML Screening, Monitoring and Searching