

<b>REQUEST FOR RECORDS DISPOSITION AUTHORITY</b>		JOB NUMBER R N1-101-0 <del>8</del> <sup>6</sup> -3	
To: NATIONAL ARCHIVES & RECORDS ADMINISTRATION 8601 ADELPHI ROAD COLLEGE PARK, MD 20740-6001		Date received <i>Aug. 29, 2006</i>	
1 FROM (Agency or establishment) Office of the Comptroller of the Currency		NOTIFICATION TO AGENCY	
		In accordance with the provisions of 44 U.S.C. 3303a, the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10	
2 MAJOR SUBDIVISION Financial Management			
3 MINOR SUBDIVISION Records Management Program			
4 . NAME OF PERSON WITH WHOM TO CONFER  Mary Donovan	4 TELEPHONE NUMBER  202-874-4782	DATE  <i>5/13/02</i>	ARCHIVIST OF THE UNITED STATES  <i>[Signature]</i>
6 AGENCY CERTIFICATION I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached 2 page(s) are not needed now for the business for this agency or will not be needed after the retention periods specified, and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies,  <input checked="" type="checkbox"/> is not required <input type="checkbox"/> is attached, or <input type="checkbox"/> has been requested			
DATE  <i>7/31/06</i>	SIGNATURE OF AGENCY REPRESENTATIVE  <i>Anne L. Jellaway</i>		TITLE  Agency Records Officer
7 ITEM NO	8 DESCRIPTION OF ITEM AND PROPOSED DISPOSITION	9 GRS OR SUPERSEDED JOB CITATION	10 ACTION TAKEN (NARA USE ONLY)
	Money Laundering Risk (MLR) System		
<i>SA copies sent to Agez, NWMD, NWMA, NR, NWCT</i>			

This schedule applies to all formats and media in which records are created and maintained at the OCC, including paper, microfilm, and electronic records.

### **Item 1. Money Laundering Risk (MLR) System**

**General Description and Purpose:** The MLR system is a web-based application used to quantify money-laundering risk in community banks. The purpose of the MLR is to better enable the OCC to identify money laundering risk in the national banking system. The system allows OCC to better pinpoint those institutions, and areas within institutions, that pose heightened risk, and allocate examination resources accordingly.

#### **a. Master File**

The master file contains activity information for each institution about four general categories (products, services, customers, and geographic data). One record is created for each institution per reporting period (usually every 12 months). The records in the system date from 2005 to present. The approximately 60 data fields in the master file include the following: Charter Number (the unique OCC identifier), Institution Type, Quantity of Risk, applicable Product, Service, Customer listing, Country Risk Designation, Supervisory Office Name, and Aggregate Risk Score.

Disposition: Temporary. Delete data when 10 years old.

#### **b. Inputs**

Information about products, services, customers, and applicable geographic area are entered manually by banks using the BSA/AML<sup>1</sup> Quantity of Risk Summary Form (commonly called the Risk Summary Form) or entered manually on-line by bank examiners. After the information is input on to the Risk Summary Form it is uploaded into a database. Additional institution structure and financial information is available and is entered electronically from the Operational Data Store (ODS).

Disposition: Temporary. Delete or destroy form after data entered and validated.

#### **c. Outputs**

Customized reports and preformatted reports such as Community Bank Analysis Report, MLR Supervisory Office Report, and Community Bank Analysis: Low/Moderate Risk PSC Data.

Disposition: File reports with appropriate related records. Follow records disposition instructions for that series of records.

#### **d. System Documentation**

Application software and/or application code, record layouts, technical descriptions of the files, user guides, and other records required for maintenance of system and access/use of data.

Disposition: Temporary. Destroy or delete when system is obsolete or superseded, or when no longer needed to access or interpret system data, whichever is later.

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<sup>1</sup> Bank Secrecy Act/Anti-Money Laundering