REQUEST FOR RECORDS DISPOSITION AUTHORITY

TO: NATIONAL ARCHIVES & RECORDS ADMINISTRATION
8601 ADELPHI ROAD COLLEGE PARK, MD 20740-6001

FROM (Agency or establishment)
Office of the Comptroller of the Currency

Date received 9/26/07

NOTIFICATION TO AGENCY

1. MAJOR SUBDIVISION
Financial Management

2. MINOR SUBDIVISION
Records Management Program

3. NAME OF PERSON WITH WHOM TO CONFER
Mary Donovan

4. TELEPHONE NUMBER
202-874-4782

5. DATE
6/3/02

6. ARCHIVIST OF THE UNITED STATES

7. 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,

☐ is not required, ☐ is attached, ☐ has been requested

8. ITEM NO

9. DESCRIPTION OF ITEM AND PROPOSED DISPOSITION
Bank Fraud Information System

10. GRN OR SUPERSEDED JOB CITATION

11. ACTION TAKEN (NARA USE ONLY)

PREVIOUS EDITION NOT USABLE

STANDARD FORM 115 (REV 3-91)
Prescribed by NARA 36 CFR 1228

10/8/08 copies sent to agency, NARA, & PR
This records retention 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. Bank Fraud Information System**

Purpose. This system tracks and documents complaints or inquiries concerning fraudulent or suspicious financial entities, instruments and transactions. These records assist the OCC in its efforts to protect banks and their customers from fraudulent or suspicious banking activities. Over time, this electronic system will replace hard copy bank fraud investigative case files.

**A. Master File**

The system contains two subsystems: fraud and anti-fraud. One record in the system is created for each suspect entity, usually a fictitious company or a person.

a) The anti-fraud subsystem contains point of contact information of other federal agencies or other organizations involved in anti-fraud efforts.

**Disposition:** Temporary. Update or delete information when superseded or when no longer needed.

b) The fraud subsystem contains data elements relating to a bank fraud inquiry (date, contact, phone number, comments, and attachments) and data elements relating to a bank fraud entity (suspect entity, location, phone number, operation type, comments, attachments, cross references to hard copy bank fraud investigative case files)

Attachments may contain correspondence between the OCC and the individual or entity submitting a complaint or inquiry, correspondence between the OCC and an OCC-regulated entity, or correspondence between the OCC and other law enforcement or regulatory bodies. Other records maintained in this system may contain arrest, indictment and conviction information, and information relating to administrative actions taken or initiated in connection with complaints or inquiries.

**Disposition:** Temporary. Delete/destroy 40 years after the date of the last inquiry on suspect entity.

**B. Inputs**

Data in the system is input electronically, by manual data entry, or scanning of hard copy documents.

**Disposition:** Temporary. Delete or destroy after data entered and validated.
C. Outputs
The only outputs are electronic copies of the suspect entity's record sent outside OCC or to another OCC unit and these are captured in system.

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.

E. Bank Fraud Investigative Case Files (hard copy)
Records relating to a bank fraud inquiry including correspondence between the OCC and the individual or entity submitting a complaint or inquiry, correspondence between the OCC and an OCC-regulated entity, or correspondence between the OCC and other law enforcement or regulatory bodies. The records may contain arrest, indictment and conviction information, and information relating to administrative actions taken or initiated in connection with complaints or inquiries

Disposition: Temporary. Destroy 40 years after the date of the last inquiry on suspect entity.