

FinCEN Issued Guidance on Cross-Border Information Sharing Among FIs



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SUMMARY

- FinCEN, in coordination with the OCC, FDIC, and NCUA, issued guidance promoting voluntary cross-border information sharing among financial institutions.
- U.S. regulations permit such sharing, provided that the existence of a Suspicious Activity Report (SAR) is not disclosed.

KEY HIGHLIGHTS

Information can be shared with counterparties:

- Investigative materials, such as suspicious alerts, due diligence findings, adverse media reports.
- Customer information, including beneficial ownership, sources of funds, and declared business activities.
- While SARs must remain confidential, the underlying facts, transactions, and documents may be shared.