



The OCC Revises/Updates its Resource for Community Banks to Lodge their Complaints/Concerns about Payments/Check Fraud

On October 6, 2026, the Office of the Comptroller of the Currency (OCC) sent a letter to “Community Bank CEOs” announcing, “Today we are launching a new domain Paymentsfraud@occ.treas.gov”.

This portal will better enable community banks to escalate their complaints and concerns to the OCC and the offending (typically) largest banks for problems in being promptly and reasonably reimbursed for fraudulent check returns. Community bankers can also raise their legitimate *know your customer* (KYC) concerns about the (typically) largest banks enabling fraudulent accounts to be opened and operated. The OCC is also encouraging community banks to use this resource to share their concerns concerning ACH and wire transfer fraud. CBAI encourages all Illinois community banks to use this resource to help them resolve the issues they are confronting with OCC-regulated national banks regarding all types of financial fraud.

CBAI has been on the forefront of alerting and informing the regulators to the harm check fraud is inflicting on community banks and their customers. CBAI has consistently recommended that the OCC in particular crack down on the largest banks for not knowing their customer sufficiently well to prevent fraudulent accounts from being opened and operated. Over four consecutive years of survey results, our community bank members have clearly identified this as the heart of the problem of check fraud in banking.

CBAI is a member of the ICBA Check Fraud Task Force which has created valuable resources for community bankers to use in combatting financial fraud and scams.

CBAI and the ICBA are members of the Uniform Commercial Code’s Study Committee whose charge is to revise the UCC to address check and wire payment fraud. This valuable effort should modernize the UCC to better reflect the evolution of financial fraud and more appropriately place the liability where it belongs.

Please utilize the ICBA’s check fraud resources and watch for updates in CBAI’s Enews about our efforts on behalf of all Illinois community banks to combat the growing and insidious problem of payments/check fraud.

[Read OCC’s Letter to Community Bank CEOs →](#)

[Read Most Recent CBAI Letter to the Regulators →](#)

[ICBA Resources →](#)

[Read About Progress on Revising the UCC →](#)

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