Agent, Auditor, and User Roles

BankNet Administrative Roles

BankNet Agent

The BankNet Agent is a bank representative that manages bank employee access to OCC Systems. The BankNet Agent is the OCC’s trusted partner in the bank. A bank may have more than one BankNet Agent. The BankNet Agent manages OCC System accounts for its bank users by:

- Approving registrations for individual bank users with a business need for OCC System access, approving the applications that these individuals may access, and verifying current bank employment status and institutionally approved contact information (e.g., telephone, e-mail address).
- Removing user access relative to the bank on OCC Systems when the individual is no longer employed by the bank.
- Contacting the OCC's BankNet Technical Support Team with OCC System issues, as appropriate.
- Serving as the OCC's primary contact at the bank regarding OCC System access.

In addition, BankNet Agents may, at their option:

- Fill out the registration form to add a bank employee as an OCC System user rather than have the user complete the registration form.
- Provide first line customer support to bank users as the primary OCC Systems contact.

BankNet Agent Backup

The BankNet Agent Backup is an alternate to the BankNet Agent and carries out the Agent’s duties when the Agent is unavailable to do so. A bank may have more than one BankNet Agent Backup.

BankNet Auditor

The BankNet Auditor is a bank representative that assists in maintaining the integrity of the bank's list of OCC System users. They must review and certify the list of users no less than semiannually to eliminate those no longer employed by the bank. A bank may have more than one BankNet Auditor. The BankNet Auditor can be any bank employee that bank management wants to designate. The individual does not have to be an Auditor by trade.
BankNet Application User Roles

BankNet Application User

By default, all BankNet users that are bank employees automatically have access to content and applications from the list below.

Applications:
- Canary
- LFT
- Secure E-mail
- Stress Test Tools
- Regulatory Capital Calculator
- Annual Operating Subsidiary Online Reporting Tool
- Calendar of Events
- Ask OCC

Content:
- Banker Resources Page
- Quarterly Financial Reports
  - Call Report
  - Bank Holding Company Performance Report
  - Uniform Bank Performance Report (UBPR)

User’s that are not bank employees will gain limited access to BankNet and will not see the applications and content available to bank employees. LFT will be the only available default application.

Assessment Admin

This access must be specifically requested and approved. Using the Assessment Tool, these users can enter and/or update assessment payment and contact information as well as view the semi-annual assessment fees for their financial institution. Please note that the information these users can view and update includes the bank’s routing and account numbers. Please insure this access is **strictly limited** to individuals that have the authority to view and update this information before granting this permission.

Assessment User

This access must be specifically requested and approved. Using the Assessment Tool, these users may only view information regarding their institution. Please note that the information these users can view includes the bank’s routing and account numbers. Please ensure this access is **strictly limited** to individuals that have the authority to view this information before granting this permission.

CATS-Drafter

This access must be specifically requested and approved by the bank’s BankNet Agent. Using CATS these users may electronically draft a licensing or public welfare investment application or notice to the OCC. This role should be limited to people in the institution or its organization that
have the authority to perform these functions.

**CATS - Submitter**

This access must be specifically requested and approved by the bank’s BankNet Agent. Using CATS these users may electronically draft, sign, and submit a licensing or public welfare investment application or notice to the OCC. This role should be limited to people in the institution or its organization that have the authority to perform these functions.

**CATS - Super User**

This access must be specifically requested and approved by the bank’s BankNet Agent. Using CATS these users may electronically draft, sign, and submit a licensing or public welfare investment application or notice to the OCC. Also, this role may view any application previously drafted or submitted by any user on behalf of the bank. For this reason, this role should be strictly limited to people in the institution or its organization that have the authority to perform these functions.

**CATS - New Institution**

This access is only for External Attorneys, External Consultants or Unaffiliated Individuals. Access must be specifically requested and approved by the Licensing Agent. Using CATS these users may electronically submit a New OCC Institution application and associated filings to the OCC. This role should be limited to users that have the authority to perform these functions.

**CATS - CIBC**

This access is only for External Attorneys, External Consultants or Unaffiliated Individuals. Access must be specifically requested and approved by the Licensing Agent. Using CATS these users may electronically submit a Change in Bank Control (CIBC) application and associated filings to the OCC. This role should be limited to users that have the authority to perform these functions.

**CATS - New/CIBC**

This access is only for External Attorneys, External Consultants or Unaffiliated Individuals. Access must be specifically requested and approved by the Licensing Agent. Using CATS these users may electronically submit a New OCC Institution and/or Change in Bank Control (CIBC) application and associated filings to the OCC. This role should be limited to users that have the authority to perform these functions.

**Customer Assistance Group (CAG) User**

This access must be specifically requested and approved. Using the CAGNet Application these users may electronically process consumer complaints and use the reporting feature to extract complaint data.

**Money Laundering Risk System (MLR)**

This access must be specifically requested and approved. Using the MLR Application these users may electronically submit their MLR data for the year and use the reporting feature to extract last
year's MLR data, conference call presentations, and other MLR information.