



DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network

31 CFR Part 1010

Imposition of Special Measure Prohibiting Certain Transmittals of Funds Involving CIBanco S.A., Institución de Banca Multiple; Amendment

AGENCY: Financial Crimes Enforcement Network (FinCEN), Treasury.

ACTION: Order; amendment of order.

SUMMARY: FinCEN is issuing notice of an order amending its June 2025 order finding that CIBanco S.A., Institución de Banca Multiple (CIBanco), is a financial institution operating outside of the United States that is of primary money laundering concern in connection with illicit opioid trafficking and imposing a special measure prohibiting certain transmittals of funds involving CIBanco. This amendment allows for certain transmittals of funds to facilitate payments necessary for the Government of Mexico to liquidate CIBanco.

DATES: FinCEN is amending the order published at 90 FR 27770 (June 30, 2025), as amended by 90 FR 30826 (July 11, 2025) and 90 FR 40974 (August 22, 2025), as of [INSERT DATE OF PUBLICATION IN THE FEDERAL REGISTER].

FOR FURTHER INFORMATION CONTACT: The FinCEN Resource Center at <http://www.fincen.gov/contact>.

SUPPLEMENTARY INFORMATION:

I. Statutory Authority

In 2024, Congress enacted the FEND Off Fentanyl Act,¹ which, among other things, added 21 U.S.C. 2313a² (section 2313a). Section 2313a grants the Secretary of the Treasury (Secretary) the authority to make a finding that “reasonable grounds exist for concluding” that

¹ The FEND Off Fentanyl Act is Division E of Public Law 118–50 (Apr. 24, 2024).

² Section 2313a codifies section 7213A of the Fentanyl Sanctions Act, as amended by section 3201(a) of the FEND Off Fentanyl Act. The Fentanyl Sanctions Act is Title LXXII of Public Law 116–92 (Dec. 20, 2019).

any of the following is of primary money laundering concern in connection with illicit opioid trafficking:

- (1) One or more financial institutions operating outside of the United States;
- (2) One or more classes of transactions within, or involving, a jurisdiction outside of the United States; or
- (3) One or more types of accounts within, or involving, a jurisdiction outside of the United States.³

Upon making such a finding, the Secretary is authorized to require domestic financial institutions and domestic financial agencies to take certain “special measures.” Those special measures are safeguards that may be employed to defend the United States financial system from money laundering risks connected to illicit opioid trafficking.⁴ Pursuant to section 2313a, the Secretary may impose one or more of six special measures.⁵ The authority of the Secretary to administer section 2313a has been delegated to FinCEN.⁶

II. Background

On June 25, 2025, FinCEN issued an order (“June 2025 Order”) identifying CIBanco, a Mexico-based commercial bank, as being a financial institution operating outside of the United States of primary money laundering concern in connection with illicit opioid trafficking—specifically, through its provision of financial services that facilitate illicit opioid trafficking by Mexico-based drug trafficking organizations, including the Gulf Cartel, the Beltran-Leyva Organization Cartel, and the Cartel Jalisco Nueva Generación—and imposed a prohibition on certain transmittals of funds involving CIBanco by any covered financial institution.⁷ The June 2025 Order was published in the *Federal Register* on June 30, 2025, and through two subsequent

³ 21 U.S.C. 2313a(a).

⁴ See 21 U.S.C. 2313a(a).

⁵ 21 U.S.C. 2313a(a).

⁶ In accordance with Treasury Order 101–05 and 31 U.S.C. 321(b)(2), the authority vested in the Secretary under section 2313a has been delegated to the Director of FinCEN.

⁷ *Imposition of Special Measure Prohibiting Certain Transmittals of Funds Involving CIBanco S.A., Institución De Banca Multiple*, 90 FR 27770 (June 30, 2025).

orders, the effective date was extended to October 20, 2025.⁸ The Government of Mexico has intervened in CIBanco's operations, including taking over management of CIBanco, to safeguard the Mexican financial system. Through this process, the Government of Mexico oversaw the sale of CIBanco's major assets and has taken steps to ensure that the sales of CIBanco's assets did not create additional money laundering risks to the U.S. financial system. To facilitate the Government of Mexico's efforts to liquidate and dissolve CIBanco, FinCEN finds it appropriate to amend the order to permit certain transmittals of funds. Therefore, FinCEN amends its order, published on June 30, 2025 (as amended by 90 FR 30826 (July 11, 2025) and 90 FR 40974 (August 22, 2025)).

III. Order

A. Definitions

1. The June 25, 2025 Order

This order defines the June 25, 2025 Order as the order published on June 30, 2025 in the Federal Register⁹ prohibiting certain transmittals of funds involving CIBanco S.A., Institución De Banca Multiple (as amended by 90 FR 30826 (July 11, 2025) and 90 FR 40974 (August 22, 2025)).

2. Meaning of other terms

All terms used but not otherwise defined herein shall have the meaning set forth in 31 CFR Chapter X, 31 U.S.C. 5312, and 21 U.S.C. 2302.

B. Amendment of Order

⁸ *Imposition of Special Measure Prohibiting Certain Transmittals of Funds Involving CIBanco S.A., Institución De Banca Multiple*, 90 FR 27770 (June 30, 2025); *Imposition of Special Measures Prohibiting Certain Transmittals of Funds Involving CIBanco S.A., Institución de Banca Multiple, Intercam Banco S.A., Institución de Banca Multiple, and Vector Casa de Bolsa, S.A. de C.V.; Extension of Effective Date*, 90 FR 30826 (July 11, 2025); *Imposition of Special Measures Prohibiting Certain Transmittal of Funds Involving CIBanco S.A., Institución de Banca Multiple, Intercam Banco S.A., Institución de Banca Multiple, and Vector Casa de Bolsa, S.A. de C.V.; Extension of Effective Date*, 90 FR 40974 (August 22, 2025).

⁹ *Imposition of Special Measure Prohibiting Certain Transmittals of Funds Involving CIBanco S.A., Institución De Banca Multiple*, 90 FR 27770 (June 30, 2025).

This order amends Section B (“Prohibition on Transmittals of Funds Involving CIBanco”) of the June 25, 2025 Order to read:

A covered financial institution is prohibited from engaging in any transmittal of funds from or to CIBanco. Effective beginning [INSERT DATE OF PUBLICATION IN THE FEDERAL REGISTER], all transmittals of funds prohibited by this order, that are ordinarily incident and necessary for the Government of Mexico to liquidate CIBanco, are authorized, provided that (1) the Government of Mexico’s appointed liquidator has determined that such transmittal of funds is necessary to liquidate CIBanco, and (2) the transmittal of funds is not otherwise prohibited by law.

All other provisions of the June 25, 2025 Order remain unchanged.

Jimmy L. Kirby,

Deputy Director,

Financial Crimes Enforcement Network.

[FR Doc. 2026-07416 Filed: 4/15/2026 8:45 am; Publication Date: 4/16/2026]