People who report suspected money-laundering or Bank Secrecy Act (BSA) violations often worry about the cost of getting legal help. The short answer is that some whistleblower attorneys take eligible cases on a **contingency basis**: the client does not pay an hourly legal fee, and the attorney receives an agreed share of a recovery if the case results in an award. But the details matter. A government whistleblower award is not guaranteed, an attorney's fee is separate from the award rules, and "no hourly billing" does not necessarily mean there are no costs.

This guide explains common fee arrangements, what may qualify as a BSA violation rather than a mistake, the evidence that can support a report, timing pressures and the choice between anonymous and identified submissions. It is general information, not legal advice. AML whistleblower rules and deadlines can depend on the facts and the route taken, so get advice promptly from a lawyer familiar with the relevant programme.

How contingency fees work in AML whistleblower cases

Under a contingency arrangement, the lawyer's fee depends on a successful outcome defined in the written agreement. The fee is commonly calculated as a percentage of a recovery, rather than billed by the hour. For an eligible BSA whistleblower, that may mean the attorney's fee is paid from an award the client receives, if an award is made and the agreement provides for that outcome.

There is no single standard **award percentage** that an attorney must charge. The fee agreed between a client and their lawyer is different from the percentage an agency may award a whistleblower. Under the BSA whistleblower provisions, eligible awards are generally set at 10% to 30% of monetary sanctions collected in qualifying actions where the sanctions exceed $1 million. That is the government award framework; it is not an automatic attorney's fee or a promise that the whistleblower will receive a particular amount.

Ask the lawyer to explain, in writing, how the fee would be calculated. For example, does the percentage apply to the gross award or the amount remaining after specified costs? What happens if the matter settles, the agency declines to act, or the client changes lawyers? Who pays expenses such as expert analysis, travel or document hosting? A **contingency basis** can mean **no hourly billing**, but expenses may be treated separately and the agreement should say exactly how.

Question to ask Why it matters What is the fee percentage, and what amount is it calculated on? The percentage and calculation method affect what the client keeps if an award is paid. Are expenses separate from the legal fee? A no-hourly-billing arrangement may still require payment or reimbursement of case expenses. Is the fee due only if an award is actually received? The agreement should explain what counts as a successful outcome and when payment is due. Who handles any retaliation claim? A retaliation case may involve different procedures, deadlines and fee terms from an award submission.

What counts as a BSA violation—and what may be a mistake?

The BSA and its implementing rules require certain financial institutions and other covered businesses to maintain anti-money-laundering controls, keep records and report specified activity. The Federal Financial Institutions Examination Council (FFIEC) provides examination materials and guidance relevant to BSA/AML compliance. Its website is a useful reference for understanding supervisory expectations, but an examination manual is not a substitute for analysing the law and facts of a particular matter.

A missed filing, late report or weak control does not automatically prove that an individual or institution committed a willful violation. Compliance systems are complicated, data can be incomplete and staff can make

genuine errors. A good assessment distinguishes **human error** from **willful misconduct**: Was the issue an isolated oversight that was promptly corrected, or was there evidence that people knowingly ignored obligations, concealed failures or repeatedly declined to fix a known problem?

For instance, a one-off SAR (suspicious activity report) filed late after a documented system outage may point to a control failure or mistake, depending on the circumstances. A different picture may emerge if dated messages show managers repeatedly instructing staff not to escalate alerts, while transaction records show the same suspicious pattern continuing without review. Even then, the facts need careful assessment. A whistleblower report should not label conduct "fraud" or "willful" without explaining what happened, when, who was involved and what records support the account.

Evidence and documentation that can hold up

Useful evidence is specific, contemporaneous and lawfully obtained. A report is more credible when it connects a suspected control or reporting failure to identifiable transactions, dates and decisions. A general allegation that "the bank ignored money laundering" is much less useful than a concise chronology identifying the relevant business line, period, transaction pattern, escalation steps and response.



Potentially useful materials may include SAR logs or tracking records, alert and case-management entries, audit findings, training or policy documents, internal escalation records, dated emails, meeting notes and transaction details. A whistleblower should preserve what they are legally entitled to access, avoid altering records, and not take customer information or confidential files unlawfully. Do not access systems outside your authority or forward restricted data to a personal account. Discuss secure, lawful handling with counsel.

Quick "what to write down" checklist

- **Dates:** when the transactions occurred, when alerts were generated, and when concerns were raised.
- **People and roles:** who reviewed, escalated, approved or declined to act, using job titles where possible.
- **Transaction identifiers:** the account, customer or case references you are authorised to record, plus amounts, dates and patterns.
- **What you observed:** distinguish first-hand knowledge from what someone else told you.

- **Records:** identify the location or type of relevant records; do not remove or copy material without checking your rights.
- **Corrections or explanations:** note outages, staffing gaps, later remediation or other facts that may show human error rather than intentional misconduct.
- **Retaliation concerns:** record any threats, demotion, changed duties or discipline, with dates and the people involved.

Timing pressure: limitation periods and reporting routes

Timing matters for two separate reasons: the underlying conduct may be subject to limitation periods, and a whistleblower may face deadlines for an award application or a retaliation claim. The relevant period depends on the legal claim, the type of proceeding and the facts. For example, federal civil BSA penalty provisions generally include a six-year limitations period, while criminal limitation periods can differ and may be longer for particular offences. A BSA retaliation claim also has its own statutory process and a time limit that should be checked immediately.

Do not assume that sending information to an employer, regulator or attorney pauses a legal deadline. A report to FinCEN does not necessarily stop a limitation period running on another claim. Nor should a person wait for an internal investigation to finish before asking about deadlines. Preserve relevant dated notes and obtain advice early, especially if the conduct is ongoing, records may be deleted under routine retention policies, or retaliation has started.

In its discussion of filing an AML/BSA whistleblower lawsuit, the National Law Review is a further point of reference. Treat commentary as background rather than a definitive deadline checklist; confirm current requirements against the governing statute, agency rules and advice from counsel.



Anonymous or identified submissions?

In some BSA whistleblower award situations, a person may submit information anonymously through an attorney, with their identity supplied to the government in the required manner. This can help protect privacy at the outset, but it does not make the person's identity unknown to their lawyer or guarantee that it will never be disclosed.

The rules governing confidentiality and disclosure have exceptions, and the process may require identity verification before lawyer-monthly.com an award can be paid.

An identified submission may make it easier for investigators to contact the whistleblower, clarify details and assess the evidence. It may also increase a person's concern about workplace exposure. The right approach depends on the reporting channel, the person's role and the evidence. A lawyer can explain whether anonymous filing is available for the intended route, what forms or certifications are required and how to avoid inadvertently identifying oneself in documents.

Confidentiality is not the same as protection from retaliation. Employees should consider employment policies, access to confidential information and personal safety before taking action. Keep a dated record of relevant events, but do not make unauthorised recordings or remove protected material without legal advice. If retaliation occurs, document the action and seek advice quickly because deadlines may be short.

What an AML whistleblower attorney does

A lawyer's role is not simply to forward a report. Counsel can help test whether the facts may support a BSA violation, separate documented evidence from inference, identify the appropriate reporting route and prepare a clear chronology. An attorney may also advise on anonymous submission, confidentiality, retaliation risks and the practical limits on sharing internal records. A careful lawyer should ask about facts that cut both ways, including remediation and plausible human error, rather than relying on broad allegations.

Before signing, ask who will work on the matter, how updates will be handled, whether the firm has relevant BSA/AML experience and what happens if the agency does not pursue the case. No attorney can promise that a regulator will act or that an award will be made. Be cautious of guarantees, pressure to exaggerate claims or instructions to take documents you are not authorised to possess.

Practical next steps

1. **Make a dated chronology.** Separate what you personally saw from what you inferred or heard from others.
2. **Preserve lawful references to evidence.** Record where relevant files or SAR logs are held; do not remove or alter them.
3. **Review reliable guidance.** The FFIEC website provides BSA/AML examination resources that can help explain compliance expectations.
4. **Get prompt legal advice.** Ask about the reporting route, anonymity, limitation periods, retaliation protections and the written fee agreement.
5. **Understand the economics.** Confirm the contingency fee, any award percentage calculation, responsibility for expenses and whether there is truly no hourly billing.

In short, AML whistleblower attorneys may be paid on a contingency basis, with no hourly billing and a fee tied to a successful recovery. But the lawyer's fee is not the same as the government's award percentage, and neither is assured. A strong submission depends on specific, lawfully handled evidence, clear dates and a fair distinction between an isolated mistake and knowing or reckless disregard. Because timing, confidentiality and retaliation can shape the outcome, early, informed advice is often more valuable than a rushed report.