Federal Deposit Insurance Corporation (FDIC)
Secure Email Procedures for External Users

This document contains information proprietary to the Federal Deposit Insurance Corporation.

The FDIC uses its Secure Email Message Center to protect the exchange of confidential and sensitive information with external parties. This solution encrypts all email communications designated by the FDIC as containing confidential and sensitive business information. External parties may follow the procedures in this document to register for access, reply to messages received, and compose new messages to FDIC employees.

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1. Registering for the Secure Email Message Center

To gain access to the Secure Email Message Center (Message Center), you must complete the following one-time registration process. This process is specifically for external parties and does not apply to FDIC employees.

    a. Access the Message Center home page at https://securemail.fdic.gov.
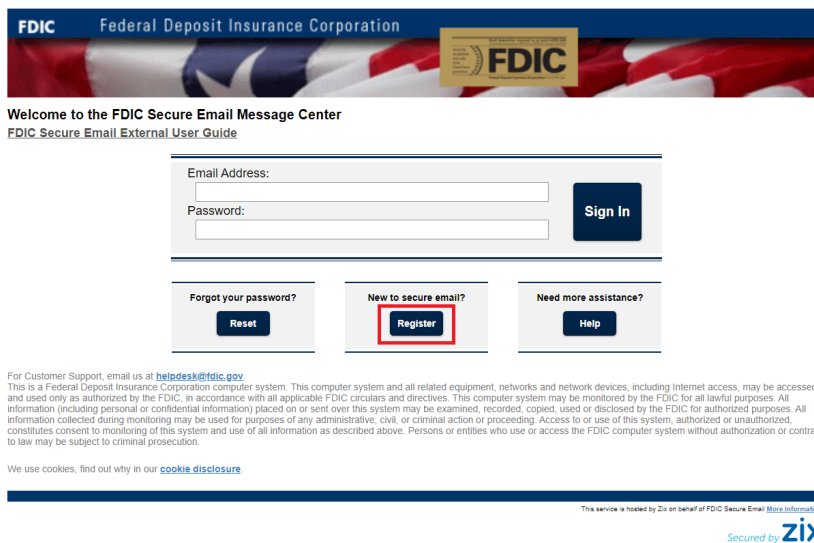   b. Click "Register." [See figure 1.]

Figure 1: Register button on home page

    c. Enter your email address and password into the registration form as instructed, then click "Register." [See figure 2.]

Figure 2: Registration form

    d. The Message Center will send a confirmation email to the email address you supplied; click the activation link located in the email.

    e. You will be automatically directed to the Message Center activation page; click "Activate" to activate your password.

    f. You will see an "Activation Successful" message; click "Continue." You have completed the registration process.

    g. The Message Center home page will automatically open. You may now use your email address and password to log into the Message Center.

2. Setting Up Multifactor Authentication *(Optional Until March 3, 2025)*

The FDIC is increasing the security of the Message Center by implementing Multifactor Authentication (MFA). MFA is a security method that requires users to provide more than one form of verification to access an account. While the use of MFA is currently optional, it will be required beginning March 3, 2025.

a. After registering for Message Center access using the steps noted in the prior section, log into the Message Center at https://securemail.fdic.gov.
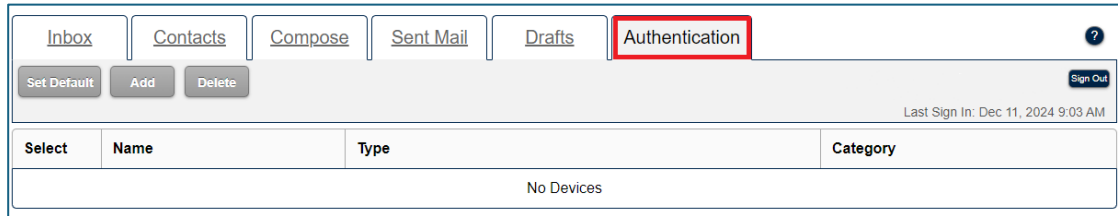
b. Click on the "Authentication" tab. [See figure 3.]

Figure 3: Authentication tab

c. Click "Add."

d. Under "Device Type," you must select the type of authentication device that you would like to use: Text Message (SMS) or Authenticator Application. [See figure 4.] You may also set up a secondary authentication method. The instructions for setting up each type of authentication device are provided below.

Text Message (SMS) Option

1. Select the "Text Message (SMS)" option and click "Next." [See figure 4.]

Figure 4: Select device type

2. Enter a name into the "Name" field (e.g., "Personal Cell" or "Work Cell").

3. Select the applicable country for the "Country Code" field and enter the phone number for the device you will be using for MFA into the "Phone Number" field. [See figure 5.]

Figure 5: Text Message (SMS) registration form

4. Click "Next."

The system will display a "Register Device" screen, which has a field for an authentication code. [See figure 6.]

Register Device Personal Cell
Verify the device by entering the code sent to the device ending in

Authentication Code:

Cancel   Next

Having trouble receiving the code? Send another code.

Figure 6: Register text message (SMS) device screen

5. On the device for which you provided a phone number in Step 4, will see that the Message Center sent you a text message with a one-time security code. Enter the security code into the "Authentication Code" field on the Message Center. [See figure 6 above.]
6. Click "Next."
7. The Message Center will display a notice indicating you have successfully created an MFA device. [See figure 7.]

Successfully created multi-factor authentication device.   x

Select	Name	Type	Category
☐	Personal Cell	SMS	Default

Figure 7: Text message (SMS) successful registration screen

Authenticator Application Option

With this option, the user must have downloaded and set up an authenticator application (e.g., Google Authenticator, Microsoft Authenticator). To download an application, navigate to the application store on your device and download the applicable application.

1. Ensure you have installed an authenticator application onto your applicable device.
2. In the Message Center, select "Authenticator Application." [See figure 8.]

Register Multi-Factor Device
Register a multi-factor device. You can have multiple devices, but only one can be active at a time.

Device Type:
Authenticator Application   ⌄
N Authenticator Application
Text Message (SMS)

Cancel   Next

Figure 8: Select device type

3. Enter a name into the "Name" field (e.g., "Google" or "Microsoft").
4. Click "Next."
5. Open the authenticator application on your device and with your device scan the QR code displayed in the Message Center (or manually enter the key

shown on the Message Center screen into the authenticator application). (See figure 9, which is a blurred/redacted version of the QR code and key you will see in the Message Center.)
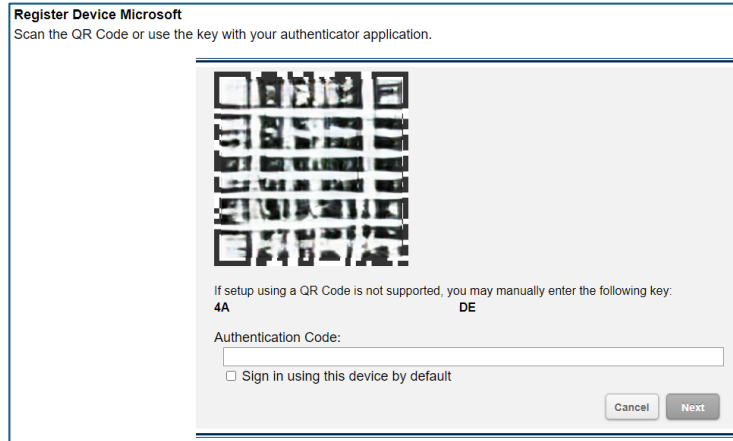

Register Device Microsoft
Scan the QR Code or use the key with your authenticator application.

If setup using a QR Code is not supported, you may manually enter the following key:
4A   DE

Authentication Code:

☐ Sign in using this device by default

Cancel   Next

Figure 9: Register authenticator application screen

6. You will see a one-time code on your authenticator application. Enter that one-time code into the "Authentication Code" field on the Message Center screen and click "Next."
7. The Message Center will display a notice indicating you have successfully created an MFA device. [See figure 10.]
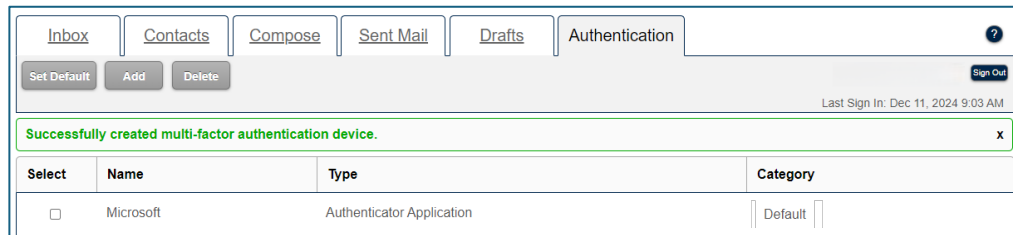

| Inbox | Contacts | Compose | Sent Mail | Drafts | Authentication | | ❓ |

Set Default   Add   Delete   Sign Out

Last Sign In: Dec 11, 2024 9:03 AM

Successfully created multi-factor authentication device.   x

Select	Name	Type	Category
☐	Microsoft	Authenticator Application	Default

Figure 10: Authenticator application successful registration screen

3. Receiving Secure Messages

a. When an FDIC employee sends you an encrypted email message via the Message Center, you will not get the content of the message directly in your email mailbox. Instead, you will receive an email that states you have received a "New ZixCorp secure email message from FDIC Secure Email."
b. Click on the hyperlink contained within the email to retrieve the secure email message in the Message Center. [See figure 11.]
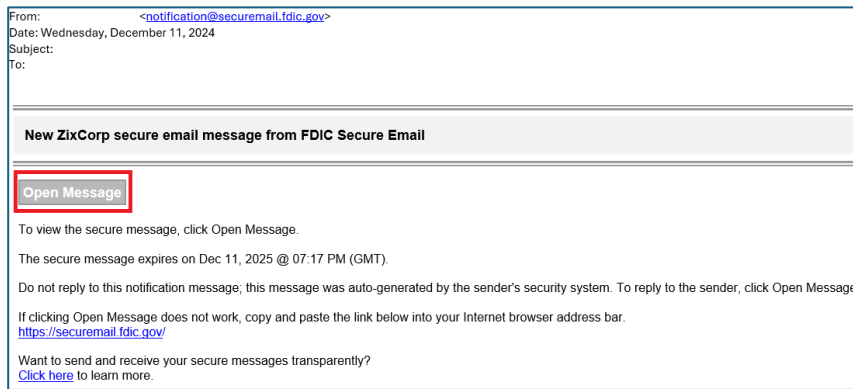
Figure 11: Email stating you have received a secure message

c. You will be directed to a screen that requests your password; enter your password and click "Sign In."
d. The contents of the email will be displayed.

4. Accessing Your Message Center Inbox, Sent Messages, and Draft Messages

a. Log into the Message Center at https://securemail.fdic.gov.
b. Click the respective tab to view your inbox, sent messages, and draft messages.
c. Click on the applicable message's "From," "Subject," or "Date" field to view the message content. [See figure 12.]
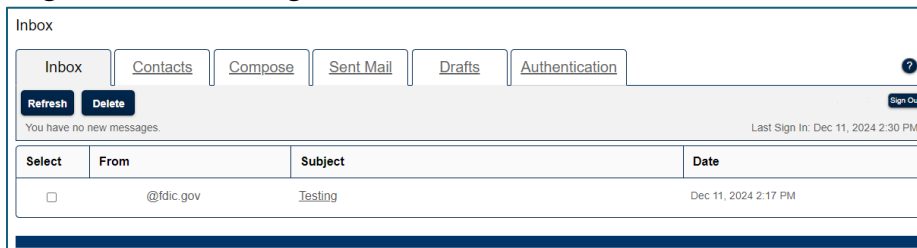

Figure 12: Message Center Inbox

5. Replying to a Secure Message

a. Open the secure message you received and click "Reply."
b. Type your response.
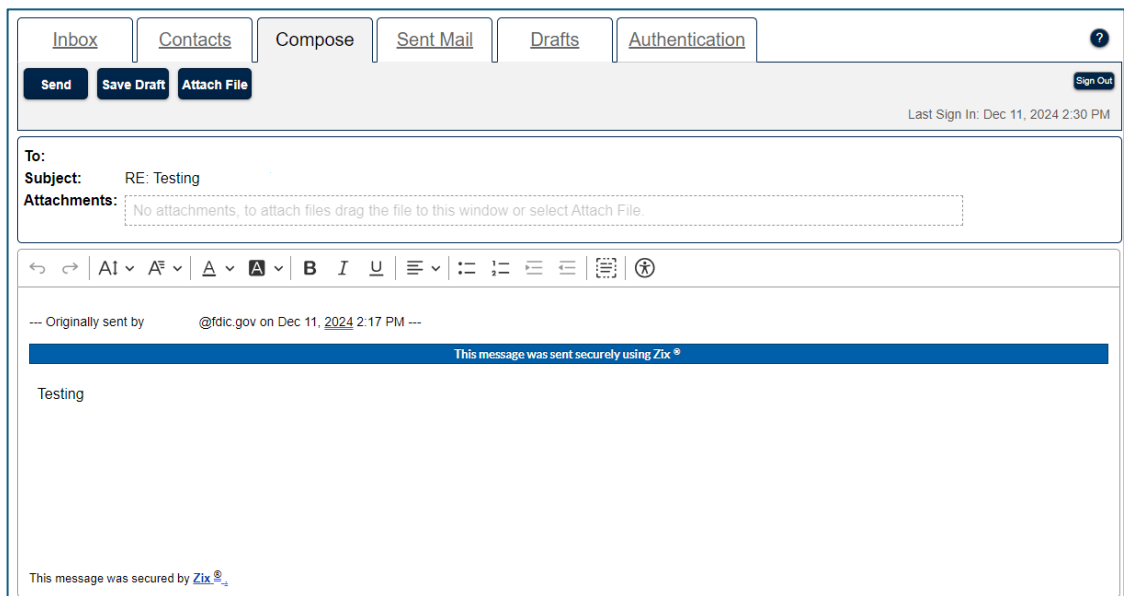c. Click Send. (You may only reply to users with FDIC email accounts.) [See figure 13.]

Figure 13: Reply to a secure message

6. Composing a Secure Message

New messages can be composed using the Message Center. However, these messages can only be addressed to FDIC employees. While composing a message, you may include as many as 10 attachments and the maximum allowed message size is 15 MB.

   a. Select the "Compose" tab.
   b. Click "Attach File."
   c. Select the file you want to attach by navigating to the applicable folder and clicking on the file name.
   d. Click "Open."
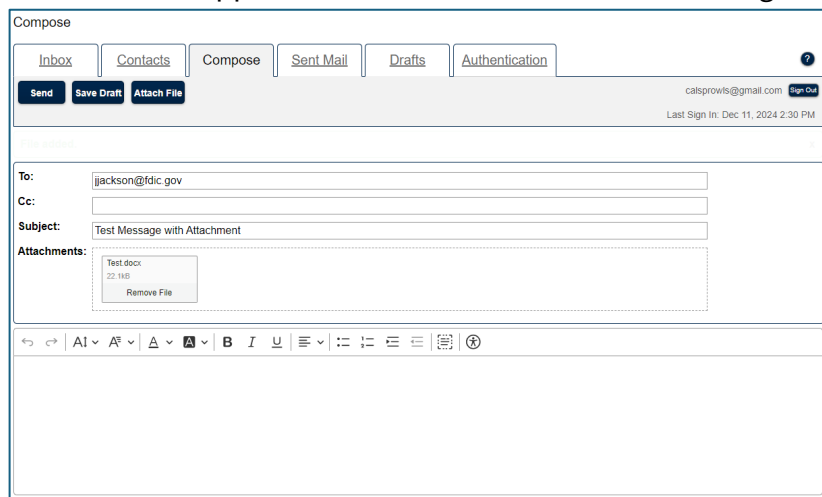   e. The file name will appear in the Attachments section. [See figure 14.]

Figure 14: Compose a Secure Message with an attachment

   f. Repeat the steps above until all files are attached.
   g. Enter your text into the body of the message.

h. Click "Send."

7. Changing Your Password

a. If you forgot or need to change your password, go to the Message Center at https://securemail.fdic.gov.

b. Click "Reset." [See figure 15.]

Figure 15: Password reset button on home page

c. Enter your email address and new password in the designated fields and click "Reset."

d. You will receive a confirmation email; click the activation link located in that email.

e. You will be automatically directed to the Message Center activation page; click "Activate" to activate your password.

f. An "Activation Successful" message will display; click "Continue."

g. The Message Center home page will open. Use your email address and password to log into the Message Center.

8. Frequently Asked Questions

Can non-FDIC users send and receive FDIC Secure email?

Yes, non-FDIC users may use the Message Center to send emails to and receive emails from FDIC employees. (Such users may only communicate with FDIC users in the Message Center.)

Do I need to install any software?

No.

How do I get to the Message Center?

The Message Center webpage is https://securemail.fdic.gov.

How do I register?

Follow the instructions provided in *1. Registering for the Secure Email Message Center*.

Can messages sent in the Message Center have file attachments?

Yes. All attached files are encrypted and compressed. Users can attach up to 10 files and the maximum message size is 15 MB.

Do I need to be connected to the internet to send and receive messages?

Yes. You must be connected to the internet to access the Message Center.

Can I reply to users other than FDIC employees?

No. The Message Center allows email communication between you and FDIC employees only.

Can non-FDIC users access the Message Center from any device?

Yes. Non-FDIC users with internet access can login to the Message Center from any device to read their messages.

I use Gmail. Can I receive secure messages on my Gmail account?

Yes. Secure messages can be sent to any internet email address; however, the Message Center should be used for business purposes only.

I forgot my password for the Message Center. How can it be reset?

Follow the instructions provided in *7. Changing your Password*.

How long will an email be available in the Message Center before it expires?

Email messages will be available for 21 days.

How long will unused user accounts be available in the Message Center before they expire?

Unused user accounts expire after 180 days.

Who can I contact if I need technical assistance with the Message Center?

You may send an email to ServiceDesk@FDIC.gov for assistance.