**FDIC**

**Federal Deposit Insurance Corporation**
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# AUTHENTICATION IN AN INTERNET BANKING ENVIRONMENT
## Frequently Asked Questions

**Summary:** The Federal Financial Institutions Examination Council (FFIEC) has published the attached frequently asked questions (FAQs) to assist financial institutions and their technology service providers in conforming with the FFIEC guidance entitled *Authentication in an Internet Banking Environment*.

**Distribution:**
FDIC-Supervised Banks (Commercial and Savings)

**Suggested Routing:**
Chief Executive Officer
Chief Information Security Officer

**Related Topics:**
FIL-103-2005, "Authentication in an Internet Banking Environment," issued on October 12, 2005

**Attachment:**
*Frequently Asked Questions on Authentication in an Internet Banking Environment*

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**Note:**
FDIC financial institution letters (FILs) may be accessed
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www.fdic.gov/news/news/financial/2006/index.html.

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275-3342 or 703-562-2200).

**Highlights:**

- On October 12, 2005, the FFIEC issued guidance on
  *Authentication in an Internet Banking Environment* (see
  FDIC FIL-103-2005).

- The FFIEC has published the attached FAQs to assist
  financial institutions and their technology service
  providers in conforming with the guidance.

- The FAQs are divided into seven areas and include
  answers to questions concerning:

  - the scope of the guidance,
  - the time frame for compliance,
  - definitions,
  - risk assessment,
  - customers,
  - technology service providers, and
  - the appendix.