



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-72-2007
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PREVENTING AND DETECTING CHILD PORNOGRAPHY

Best Practices From the Financial Coalition Against Child Pornography

Summary: The FDIC is distributing the attached "Internet Merchant Acquisition and Monitoring Best Practices for the Prevention and Detection of Commercial Child Pornography," prepared by the Financial Coalition Against Child Pornography.

Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Executive Officer
Executive Officers

Related Topics:

Child Pornography
National Center for Missing and Exploited Children
Merchant Processing

Attachment:

Internet Merchant Acquisition Best Practices for the Prevention and Detection of Commercial Child Pornography

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Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2007/index.html.

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- These best practices were prepared by a coalition of financial institutions, Internet service providers, online payment processors and others to help prevent commercial child pornography over the Internet.
- Some coalition members have used these methods in their application of underwriting, verification, and monitoring processes to assist in detecting child pornographers and preventing them from establishing and maintaining merchant accounts.
- Institutions that would like to take a more proactive role in this effort may find the information useful in developing methods that would work best for them.

PREVENTING AND DETECTING CHILD PORNOGRAPHY
Best Practices From the Financial Coalition Against Child Pornography

The Federal Deposit Insurance Corporation (FDIC) is distributing the attached “Internet Merchant Acquisition and Monitoring Best Practices for the Prevention and Detection of Commercial Child Pornography.” It is a compilation of best practices from the Financial Coalition Against Child Pornography.

The best practices share methods that some coalition members have used in their merchant application and verification process to detect child pornographers and prevent them from establishing and maintaining merchant accounts, making it more difficult to profit from child pornography.

The Financial Coalition Against Child Pornography includes financial institutions, Internet service providers, online payment providers, and the nonprofit National Center for Missing and Exploited Children. The FDIC, other federal banking agencies and financial institution trade associations also work with the coalition to support its endeavors.

While this is not regulatory guidance, institutions that would like to take a more proactive role in this effort may find the information useful in developing whatever methods would work best for them.

Sandra L. Thompson
Director
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