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Press Releases



Federal Financial Institutions Examination Council

Press Release

For Immediate Release

August 15, 2006

FFIEC Releases Frequently Asked Questions on Guidance Entitled *Authentication in an Internet Banking Environment*

The Federal Financial Institutions Examination Council (FFIEC) member agencies today released a frequently asked questions document (FAQs) to aid in the implementation of the interagency guidance on *Authentication in an Internet Banking Environment* issued [October 12, 2005](#).

The authentication guidance, which applies to both retail and commercial customers, specifically addresses the need for risk-based assessment, customer awareness, and security measures to reliably authenticate customers remotely accessing their financial institutions' Internet-based financial services. The FAQs are designed to assist financial institutions and their technology service providers in conforming to the guidance by providing information on the scope of the guidance, the timeframe for compliance, risk assessments, and other issues.

A copy of the FAQs is [attached](#) (PDF).

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The FFIEC was established in March 1979 to prescribe uniform principles, standards, and report forms and to promote uniformity in the supervision of financial institutions. The Council has five member agencies: the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision. The Council's activities are supported by interagency task forces and by an advisory State Liaison Committee, comprised of five representatives of state agencies that supervise financial institutions.