

# RESCINDED

OCC Bulletin 2006-35 | August 15, 2006

Replaced - Refer to OCC Bulletin 2021-36, "Information Security: FFIEC Statement on Authentication and Access to Financial Institution Services and Systems"

## Authentication in an Internet Banking Environment: Frequently Asked Questions

To

Chief Executive Officers of All National Banks, Federal Branches and Agencies, Technology Service Providers, Department and Division Heads, and All Examining Personnel

**The guidance attached to this bulletin continues to apply to federal savings associations.**

The Federal Financial Institutions Examination Council (FFIEC) member agencies today released frequently asked questions (FAQs) to aid in the implementation of the interagency guidance on *Authentication in an Internet Banking Environment*, issued with OCC's Bulletin OCC 2005-35, dated October 12, 2005.

The authentication guidance 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 authentication guidance applies to retail and commercial customers. 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 time frame for compliance, risk assessments, and other issues.

For further information on or questions concerning the guidance, contact the Bank Information Technology Division at (202) 649-6340.

Mark L. O'Dell

Deputy Comptroller for Operational Risk

## Related Links

- [FFIEC Press Release](#)
- [FFIEC Frequently Asked Questions](#)

Topic(s): ■ BANK INFORMATION TECHNOLOGY (BIT) ■ LAWS & REGULATIONS