DATE: September 1, 2006

SUBJECT: Questions and Answers Related to Interagency Guidance on Authentication in an Internet Banking Environment. (SR 06-13)

HIGHLIGHTS: To assist the banking industry and examiners, the Board of Governors of the Federal Reserve System and the other Federal Financial Institutions Examination Council (FFIEC) agencies have issued the attached frequently asked questions (FAQs) related to the FFIEC guidance on *Authentication in an Internet Banking Environment*. The FAQs are designed to assist financial institutions and their technology service providers in conforming to the guidance, by addressing common questions on the scope of the guidance, risk assessments, timing, and other issues.


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