

.BANK Frequently Asked Questions (FAQs)

WHY THE CHANGE?

In 2008, the governing body of the Internet, the Internet Corporation for Assigned Names and Numbers (ICANN), that is responsible for the stability and unification of the Internet, approved the program to open up the Internet to thousands of new generic top-level domains (gTLDs) in addition to existing ones such as .COM, .NET, .EDU and .ORG. Therefore, going forward, you may begin to see companies around the world use new gTLDs such as .MORTGAGE, .CREDITCARD, .LOANS, .INVESTMENTS, just to name a few.

WHAT IS THE BIG DEAL ABOUT .BANK?

In response to the expansion and in recognition of what this could mean to financial institutions, their customers and Internet users, a collation of banks and financial services trade associations partnered to establish fTLD Registry Services (fTLD) in order to govern the .BANK gTLDs on behalf of the global banking communities. fTLD was granted the right to manage .BANK on September 25, 2014.

Why IS .BANK SO IMPORTANT?

.BANK will be protected, trusted, and easily identifiable space on the Internet for the global banking communities and the clients it serves. The .BANK gTLD will have enhanced security requirements that exceed most existing and new gTLDs. In addition, the .BANK domain is only eligible for verified members of the global banking community, eliminating the potential for organizations or individuals who are not in the banking industry to obtain a .BANK domain.

WHAT IS DIFFERENT?

FCBank's new URL and employee email address extensions will be updated to reflect this change.

Former URL: www.FCBankOhio.com

New URL: www.FCBank.bank

Former employee email address: JDoe@FCBankOhio.com

Employees new email address: John.Doe@FCBank.bank

WHAT DO I NEED TO DO?

Nothing. You will automatically be re-directed to the new FCBank URL. If you have saved FCBankOhio.com in your "Favorites," then you may want to update your "Favorites" to FCBank.bank, but it is not required.

WHAT ARE THE ENHANCED REQUIREMENTS IN .BANK?

fTLD requires compliance with a set of requirements that are not currently mandated by the operators of other commercially available gTLDs, including:

- Mandatory Verification of Charter/Licensure for Regulated Entities ensures that only legitimate members of the global banking community are awarded domain names.
- Mandatory Re-verification of Registration Data every two years or at domain renewal, whichever comes first, ensures ongoing eligibility for domain names.
- Domain Name System Security Extensions (DNSSEC) ensures that Internet users are landing on participants' actual websites and not being misdirected to malicious ones. fTLD will require that all domain levels, from fTLD as the top-level registry operator to your entity as the registrant, utilize DNSSEC for domains that resolve on the Internet.
- Email Authentication to mitigate spoofing, phishing and other malicious activities propagated through emails to unsuspecting users.
- Multi-Factor Authentication to ensure that any change to registration data is made only by authorized users of the registered entity.
- Enhanced Encryption to ensure security of communication over the Internet to prevent eavesdropping, data tampering, etc.
- Prohibition of Proxy/Privacy Registration Services to ensure full disclosure of domain registration information so bad actors cannot hide.

WHO IS RESPONSIBLE FOR ENFORCING THE ENHANCED SECURITY REQUIREMENTS AND POLICIES IN .BANK?

fTLD and in some cases its Registry Service Provider, Verisign, will be responsible for monitoring compliance with the requirements listed above. Registrars will play a role in enforcement as they have the direct relationship with the company registering the URL. fTLD always retains the right to take action if the registrar fails to do so.