

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
INFORMATION TECHNOLOGY

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code Texas Administrative Code 7 TAC §3.24 - Notice of Computer-Security Incident 7 TAC §17.5 – Notice of Cybersecurity Incident FDIC Laws & Regulations FDIC Rules and Regulations, Part 364, Appendix B , Section III FDIC Rules and Regulations, Part 364, Appendix B , Section II FDIC Rules and Regulations, 304.3(d) “Notification of Performance of Bank Services” Federal Reserve Laws & Regulations 12 CFR 233 , Prohibition on Funding of Unlawful Internet Gambling (Regulation GG) U.S. Code 12 U.S.C. 1867 , Section 7(c)(2), Bank Service Company Act (BSCA)				
POLICY ISSUANCES Department of Banking Industry Notice 2025-05 – Cyber Hygiene Awareness Fact Sheets and Board Questions (7/9/25) Industry Notice 2025-01 - Cybersecurity Threats: Actions to Take Today (1/24/25) Industry Notice 2024-07 Federal Financial Institutions Examination Council Announces the Sunset of the Cybersecurity Assessment Tool (CAT) (8/29/24) Industry Notice 2023-04 - Ransomware Self-Assessment Tool Version 2.0 for Mitigating the Risks of Ransomware (10/25/23) Industry Notice 2022-05 – Amendment to Rule Requiring Notification of a Computer Security Incident by a Texas State-Chartered Bank (8/22/22)	✓ ✓ ✓ ✓ ✓			

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<u>Industry Notice 2020-13</u> - <i>Self Assessment Tool for Mitigating the Risk of Ransomware</i> (10/13/20)	✓			
<u>Industry Notice 2020-07</u> - <i>Increased Cyber Activity During Times of Crisis</i> (4/8/20)	✓			
<u>Industry Notice 2020-05</u> - <i>Business Continuity Planning Considerations – COVID-19</i> (3/30/20)	✓			
<u>Industry Notice 2020-01</u> - <i>Requirements for a Cybersecurity Incident Report filed by a Texas State-Chartered Bank or Trust Company</i> (2/6/20)	✓			
<u>Supervisory Memorandum 1029</u> - <i>Risk Management of Account Takeovers</i> (9/30/2019) Attachment: <u>Best Practices for Reducing the Risks of Corporate Account Takeovers</u> (9/30/19)	✓			
<u>Industry Notice 2015-8</u> <i>Cybersecurity Assessments & the FFIEC Cybersecurity Assessment Tool</i> (8/15/2015)	✓			
SM 1020 - <i>IT Examination Frequency and Ratings</i>	✓			
Industry Notice 2013-03 - <u>Executive Officer Oversight of Cyber-crime Risks</u> (11/01/2012)	✓			
Legal Opinion 95-53 - <i>An out-of-state affiliate may conduct wire transfers as agent for a state bank without being considered a branch of the bank.</i> (12/12/1995) (Found in the Law & Guidance Manual)	✓			
FDIC Issuances				
<u>FIL-52-2023</u> <i>Information Technology Risk Examination (InTREx) Procedures</i> (9/29/23)	✓			
<u>FIL-29-2023</u> <i>Interagency Guidance on Third-Party Relationships: Risk Management</i> (6/6/23)	✓			
<u>FIL-50-2022</u> <i>Updated FFIEC Cybersecurity Resource Guide for Financial Institutions</i> (10/27/22)	✓			
<u>FIL-12-2022</u> <i>Computer-Security Incident Notification Implementation</i> (3/29/22)	✓			
<u>FIL-74-2021</u> <i>Computer-Security Incident Notification Final Rule</i> (11/18/21)	✓			

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<u>FIL-59-2021</u> <i>Agencies Issue Guide to Help Community Banks Evaluate Fintech Relationships (8/27/21)</i>	✓			
<u>FIL-55-2021</u> <i>Authentication and Access to Financial Institution Services and Systems (8/11/21)</i>	✓			
<u>FIL-52-2020</u> <i>FFIEC Joint Statement on Risk Management for Cloud Computing Services (4/30/20)</i>	✓			
<u>Press Release</u> <i>FDiTech Releases New Guide to Help 'FinTechs' Connect with Banks (2/24/2020)</i>				✓
<u>FIL-3-2020</u> <i>Heightened Cybersecurity Risk Considerations (1/16/2020)</i>	✓			
<u>FIL-19-2019</u> <i>Technology Service Provider Contracts (4/2/2019)</i>	✓			
<u>FIL-16-2018</u> <i>FFIEC Issues Joint Statement: Cyber Insurance and Its Potential Role in Risk Management Programs (4/10/2018)</i>	✓			
<u>FIL-68-2016</u> <i>FFIEC Cybersecurity Assessment Tool – Frequently Asked Questions (10/18/2016)</i>	✓			
<u>FIL-37-2016</u> <i>FFIEC Issues Statement on Safeguarding the Cybersecurity of Interbank Messaging and Payment Network (6/7/2016)</i>	✓			
<u>FIL-28-2015</u> <i>Cybersecurity Assessment Tool (7/2/2015)</i>	✓			
<u>FIL-49-2014</u> <i>Technology Alert: GNU Bourne-Again Shell (Bash) Vulnerability (09/29/2014)</i>	✓			
<u>FIL 16-2014</u> <i>Technology Alert: OpenSSL "Heartbleed" Vulnerability (04/11/2014)</i>	✓			
<u>PR-28-2014</u> <i>FDIC Urges Financial Institutions to Utilize Available Cyber Resources (04/10/2014)</i>	✓			
<u>FIL 13-2014</u> <i>Technology Outsourcing: Informational Tools for Community Bankers (04/07/2014)</i>	✓			
<u>FIL 10-2014</u> <i>ATM and Card Authorization Systems (04/02/2014)</i>	✓			
<u>FIL-11-2014</u> <i>Distributed Denial of Service (DDoS) Attacks (04/02/2014)</i>	✓			
<u>PR-84-2013</u> <i>Federal Regulators Issue Guidance on Reporting Financial Abuse of Older Adults (09/24/2013)</i>	✓			

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<u>FIL 43-2013</u> <i>FDIC Supervisory Approach to Payment Processing Relationships With Merchant Customers That Engage in Higher-Risk Activities (09/27/2013)</i>	✓			
<u>FIL-46-2012</u> <i>Supervision of Technology Service Providers and Outsourcing Technology Services (11/06/2012)</i>	✓			
<u>FIL-3-2012</u> <i>Payment Processor Relationships- Revised Guidance (01/31/2012)</i> <u>Guidance</u>	✓			
<i>Supervisory Insights – Summer 2011 -</i> <u>Managing Risks in Third-Party Payment Processor Relationships</u> <i>(06/21/2011)</i>	✓			
<u>PR-111-2011</u> <i>FFIEC Releases Supplemental Guidance on Internet Banking Authentication (06/28/2011)</i>	✓			
<u>FIL-35-2010</u> <i>Unlawful Internet Gambling Enforcement Act – Examination Guidance and Procedures (06/30/2010)</i>	✓			
<u>PR-88-2009</u> <i>Agencies Issue Frequently Asked Questions on Identity Theft Rules (<u>FAQ</u>)(06/11/2009)</i>	✓			
<u>FIL-4-2009</u> <i>Risk Management of Remote Deposit Capture (01/14/2009)</i>	✓			
<u>FIL 127-2008</u> <i>Guidance on Payment Processors Relationships (11/07/2008)</i>	✓			
<u>FIL-105-2008</u> <i>Identity Theft Red Flags, Address Discrepancies, and Change of Address Regulations - Examination Procedures (10/16/2008)</i>		✓		
<u>FIL 6-2008 Guidance</u> <i>for Minimizing a Pandemic's Potential for Adverse Effects (02/06/2008)</i>		✓		
<u>FIL 105-2007</u> <i>Risk Management Program Revised IT Officer's Questionnaire (12/04/2007)</i>		✓		
<u>FIL-32-2007</u> <i>Identity Theft – FDIC's Supervisory Policy on Identity Theft (04/11/2007)</i>		✓		
<u>PR-30-2006</u> <i>Bank and Thrift Agencies Issue Advisory on Influenza Pandemic Preparedness (03/15/2006)</i>		✓		
<u>FIL 81-2005</u> <i>New Information Technology Examination Procedures (8/18/2005)</i>		✓		

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<u>FIL-27-2005</u> , <i>Response Programs for Unauthorized Access to Customer Information and Customer Notice (4/01/2005)</i>		✓		
<u>FIL-7-2005</u> , <i>Fair and Accurate Credit Transactions Act of 2003, Guidelines Requiring the Proper Disposal of Consumer Information (02/2/2005)</i>		✓		
<u>FIL-132-2004</u> <i>Study on "Account-Hijacking" Identity Theft and Suggestions for Reducing Online Fraud (12/14/2004)</i>		✓		
<u>FIL-121-2004</u> <i>Computer Software Due Diligence Guidance on Developing an Effective computer Software Evaluation Program to Assure Quality and Regulatory Compliance (11/16/2004)</i>		✓		
<u>FIL-43-2003</u> <i>Guidance on Developing an Effective Software Patch Management Program (05/29/2003)</i>		✓		
<u>FIL-81-2000</u> <i>Risk Management of Technology Outsourcing (11/29/2000)</i>		✓		
<u>FIL-12-1999</u> <i>Uniform Rating System for Information Technology (02/05/1999)</i>		✓		
Federal Reserve Issuances				
<u>Press Release</u> – <i>Agencies Approve Final Rule Requiring Computer-Security Incident Notification (11/18/21)</i>	✓			
<u>SR 21-16</u> <i>Community Bank Access to Innovation Through Partnerships with FinTech Companies (9/9/21)</i>				✓
<u>SR 15-9</u> <i>Cybersecurity Assessment Tool (7/2/2015)</i>			✓	
<u>News Release</u> <i>Federal Reserve Survey Provides Information on Mobile Financial Services (03/25/2014)</i>				✓
<u>SR 13-19</u> <i>Guidance on Managing Outsourcing Risk (12/05/2013)</i>			✓	
<u>News Release</u> - <i>FinCEN, Federal Reserve Finalize Rule Amending Definitions of "funds transfer" and "transmittal of funds" in the Bank Secrecy Act (12/3/2013)</i>	✓			
<u>SR 13-1</u> <i>Supplemental Policy Statement on the Internal Audit Function and Its Outsourcing (1/23/13)</i>	✓			
<u>Vendor Risk Management</u> – <i>from Consumer Compliance Outlook – First Quarter 2011 (4/2011)</i>	✓			

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<u>Reg GG Compliance Guide</u> – Prohibition on Funding Unlawful Internet Gambling				✓
<u>SR 10-11</u> Interagency Examination Procedures for Reviewing Compliance With the Unlawful Internet Gambling Enforcement Act of 2006 (05/20/2010)	✓			
<u>Press Release- Agencies Extend Compliance Date for Final Rule to Implement Unlawful Internet Gambling Enforcement Act</u> (11/27/2009)	✓			
<u>Board of Governors of the Federal Reserve System Payments System Risk (PSR) Policy</u> (12/19/2008)			✓	
<u>SR-08-7</u> Interagency Examination Procedures for the Identity Theft Red Flags and Other Regulations under the Fair Credit Reporting Act (10/10/2008)	✓			
<u>Press Release – Final Rule Covering Payroll Card Accounts Under Regulation E</u> (8/24/2006)		✓		
<u>Press Release - Final Amendments to Regulation E</u> (Electronic Fund Transfer Act) (12/30/2005)	✓			
FFIEC Issuances				
<u>Press Release:</u> Financial Regulators Update Examiner Guidance on Financial Institutions' Information Technology Development, Acquisition, and Maintenance (8/29/24)	✓			
<u>FFIEC Announcement 2024-03</u> Cybersecurity Assessment Tool Sunset (8/29/24)	✓			
<u>Announcement 2022-01</u> Update to Cybersecurity Resource Guide for Financial Institutions (10/3/22)	✓			
<u>Press Release:</u> FFIEC Issues Guidance on Authentication and Access to Financial Institution Services and Systems (8/11/21)	✓			
<u>Press Release:</u> Financial Regulators Update Examiner Guidance on Financial Institutions' Information Technology Architecture, Infrastructure, and Operations Booklet (6/30/21)	✓			
<u>Press Release:</u> FFIEC Issues Statement on Risk Management for Cloud Computing Services (4/30/20)	✓			
<u>Press Release:</u> FFIEC Highlights Pandemic Preparedness Guidance (3/6/20)	✓			
<u>Press Release:</u> Financial Regulators Revise Business Continuity Management Booklet to Stress to Examiners the Value of Resilience to Avoid Disruptions to Operations (11/14/19)	✓			

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<u>Press Release</u> : FFIEC Encourages Standardized Approach to Assessing Cybersecurity Preparedness (8/28/19)	✓			
<u>Press Release</u> FFIEC Releases Statement on OFAC Cyber-Related Sanctions (11/5/2018)	✓			
<u>Cybersecurity Resource Guide for Financial Institutions</u> (4/2018)				✓
<u>Press Release</u> FFIEC Issues Joint Statement: Cyber Insurance and Its Potential Role in Risk Management Programs (4/10/2018)	✓			
<u>Press Release</u> FFIEC Release Update to Cybersecurity Assessment Tool (05/31/2017) <u>Cybersecurity Assessment Tool</u>	✓			
<u>Press Release</u> – FFIEC Issues Frequently Asked Questions Guide on the Cybersecurity Assessment Tool (10/17/2016)	✓			
<u>Press Release</u> - FFIEC Issues Statement on Safeguarding the Cybersecurity of Interbank Messaging and Payment Network (6/7/2016)	✓			
<u>Press Release</u> – Financial Regulators Release Revised Management Booklet (11/10/2015)	✓			
<u>Press Release</u> – FFIEC Releases Statement on Cyber Attacks Involving Extortion (11/3/2015)	✓			
<u>Press Release</u> – FFIEC Releases Two Statements: Compromised Credentials and Destructive Malware (03/30/2015)	✓			
<u>Press Release</u> - Financial Regulators Release New Appendix to Business Continuity Planning Booklet Appendix J: Strengthening the Resilience of Outsourced Technology Services (2/6/2015)	✓			
<u>Press Release</u> - FFIEC Releases Cybersecurity Assessment Observations, Recommends Participation in Financial Services Information Sharing and Analysis Center (11/3/2014)	✓			
<u>Press Release</u> - FFIEC Launches Cybersecurity Web Page Promotes Awareness of Cybersecurity Activities (06/24/2014) <u>FFIEC Cybersecurity webpage</u>	✓			
<u>Press Release</u> - FFIEC Promotes Cybersecurity Preparedness for Community Financial Institutions (05/07/2014)	✓			
<u>Press Release</u> - Financial Regulators Issue Final Guidance on Social Media (12/10/2013)	✓			
<u>Financial Regulators Release Statement on End of Microsoft Support for Windows XP Operating System</u> (10/07/2013)	✓			

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<u>Press Release</u> - Financial Regulators Release Guidance for the Supervision of Technology Service Providers (11/06/2012)	✓			
<u>FFIEC Releases Statement on Outsourced Cloud Computing</u> (07/10/2012)	✓			
<u>FFIEC Releases Supplemental Guidance on Internet Banking Authentication</u> (06/28/2011)	✓			
Financial Regulators Release Guidance on <u>Risk Management of Remote Deposit Capture Activities</u> (01/14/2009)	✓			
<u>FFIEC IT Booklets</u> (Various)	✓			
<u>FFIEC Releases Guidance on Pandemic Planning</u> (12/12/2007)	✓			
<u>Frequently Asked Questions on Authentication in an Internet Banking Environment</u> (08/15/2006)	✓			
Comptroller of the Currency Issuances				
<u>OCC Bulletin 2021-33</u> <i>Electronic Fund Transfer Act: Supplemental OCC Examination Procedures on Remittance Transfer Amendments; Summary of Amendments; and Rescissions</i> (8/2/2021)				✓
<u>OCC Bulletin 2017-21</u> <i>Third Party Relationships – Frequently Asked Questions to Supplement OCC Bulletin 2013-29</i> (06/07/2017)				✓
<u>OCC Bulletin 2014-43</u> <u>Electronic Fund Transfer Act</u> – Comptroller’s Handbook Revision and Rescission (08/28/2014)				✓
<u>OCC Bulletin 2014-41</u> <u>Merchant Processing</u> - Revised Comptroller’s Handbook Revision and Rescission (08/20/2014)				✓
<u>OCC 2013-39</u> <i>Social Media: Consumer Compliance Risk Management Guidance</i> (12/17/13)				✓
<u>OCC 2013-29</u> <i>Third-Party Relationships – Risk Management Guidance</i> (10/30/2013)				✓
<u>OCC Bulletin 2011-27</u> <i>Prepaid Access Programs – Risk Management Guidance and Sound Practices</i> (06/28/2011)				✓
<u>OCC 2008-16</u> <i>Information Security: Application Security</i> (05/08/2008)				✓

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<u>OCC 2008-12</u> <i>Risk Management Guidance: Payment Processors</i> (04/24/2008)				✓
<u>Bulletin 2006-39</u> <i>Automated Clearing House Activities: Risk Management Guidance</i> (09/01/2006)				✓
OTHER RELATED MATERIAL				
<u>Press Release</u> <i>State Financial Regulators Update Nonbank Ransomware Self-Assessment Tool</i> (10/15/24)				✓
<u>Press Release</u> <i>FinCEN Analysis Reveals Ransomware Reporting in BSA Filings Increased Significantly During the Second Half of 2021</i> (11/01/22)				✓
<u>FIN-2021-A004</u> <i>Advisory on Ransomware and the Use of the Financial System to Facilitate Ransom Payments</i> (11/8/21)	✓			
<u>Press Release</u> : <i>FinCEN Issues Report on Ransomware Trends in Bank Secrecy Act Data Between January 2021 and June 2021</i> (10/15/21)				✓
<u>FIN-2019-A005</u> <i>Updated Advisory on Email Compromise Fraud Schemes Targeting Vulnerable Business Processes</i> (7/16/2019)				✓
CSBS <u>Cybersecurity 101</u> (7/11/19)				✓
<u>FSSCC Financial Sector Cybersecurity Profile</u> (10/2018)	✓			
<u>NACHA Announces Approval of Rule that Establishes Third-Party Sender Registration Requirements</u> (8/22/2016)				✓
<u>Eighth Circuit Holds Bank That Complied with Reasonable Security Procedures Not Responsible for Loss of Funds From Fraudulent Payment - Choice Escrow and Land Title , LLC v. BancorpSouth Bank</u> (06/22/2014)				✓
FRB- <u>Community Banking Connections-First Quarter 2014</u> Features articles on Bank Strategies in the New Year, Cybersecurity, Mobile Banking and More (April 2014)				✓
<u>Antitrust Policy Statement on Sharing Cybersecurity Information</u> (04/10/2014)				✓

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<p><i>Government and government-sponsored resources:</i></p> <ul style="list-style-type: none"> • <u>United States Computer Emergency Readiness Team (US-CERT)</u> • <u>U.S. Secret Service Electronic Crimes Task Force (ECTF)</u> • <u>FBI InfraGard</u> • <u>Regional Coalitions</u> • <u>Information Sharing and Analysis Centers (ISACs)</u> 				✓
<p>NIST Releases <u>Framework for Improving Critical Infrastructure Cybersecurity</u> (February 2014)</p>	✓			
<p><u>Mobility On Hold: Get Back on Track with Mobile Risk Mitigation</u> (10/2013)</p>				✓
<p>FinCEN's <u>FIN 2012-A010</u> - Risk Associated with Third Party Payment Processors (10/22/2012)</p>	✓			
<p><u>Fraud Alert – Cyber Criminals Targeting Financial Institution Employee Credentials to Conduct Wire Transfer Fraud</u> (09/17/2012)</p>	✓			
<p><u>Frequently Asked Questions – Practices to Reduce the Risks of Corporate Account Takeover</u> (1/2012)</p>	✓			
<p><u>“Practices for Reducing the Risks of Corporate Account Takeover”</u> Presentation slides from Webinar hosted by IBAT and TBA, Moderated by SWACHA on January 25, 2012 (1/2012)</p>	✓			
<p><u>FDIC Supervisory Insights-Summer 2011</u> - "Managing Risks in Third-Party Payment Processor Relationships" (07/21/2011)</p>	✓			
<p><u>Fraud Advisory for Businesses: Corporate Account Takeover</u> (2009)</p>				✓
<p><u>NACHA Corporate Account Takeover Resource Center</u></p>	✓			
<p><u>ACH Operations Bulletin</u> - Corporate Account Takeovers Can Lead to Fraudulent Transactions (December 2, 2009)</p>	✓			
<p><u>ACH Operations Bulletin</u> – Unlawful Internet Gambling Transactions (01/12/2009)</p>	✓			