

## ELECTRONIC BANKING DATA ENTRY SYSTEM

### OVERVIEW

The Electronic Banking Data Entry System is an automated, online program located on the FDICnet that facilitates the collection and dissemination of electronic banking information related to FDIC-supervised institutions. The system was created for use by all DCA and DOS examiners.

Data should be inputted and updated in the Electronic Banking Data Entry System at the conclusion of each examination of a financial institution that is engaged in electronic banking operations. DCA examiners are **not** required to enter any information into the system if electronic banking activities are not conducted by the financial institution.

Examiners must record in the Electronic Banking Data Entry System appropriate Compliance Statistical System violation codes reflective of any compliance violations in whole, or in part, from the electronic banking functions of a financial institution.

The “Sample Form” displays the type of information an examiner will need to collect during the examination to complete the data entry process.

### IN THIS APPENDIX

TOPIC	SEE PAGE:
SAMPLE FORM	C3-1
GENERAL INSTRUCTIONS	C3-7
REFERENCES	C3-9

### SAMPLE FORM

The Sample Form is provided to assist the examiner in obtaining information prior to inputting it into the system. The Sample Form can be printed directly off of the system web site. The “Delivery Channel Detail” document is a part of the “Sample Form,” and the “Delivery Channel Detail – Internet” document provided here is an example of one of the sample forms for a specific delivery channel. Examiners can print out the specific documents that they need based on the delivery channels actually used by the financial institution.

**Sample Form**

**Institution Information**

**Certificate Number:**

**Institution Name:**

**Type of Examination:**  
(select one)

- Safety and Soundness
- Compliance
- Information Systems
- Trust
- Off-Site Review
- Visitation

**Date of Examination:**

**General Information**

**Your Name:**

(your first and last name)

**Examiner-In-Charge:**

(first and last name)

**Electronic banking activities offered:**  Yes  
(select one)  No

*If NO electronic banking activities are performed, complete the next two questions only:*

**Plans for future electronic banking activities:**

	<input type="button" value="▲"/>  <input type="button" value="▼"/>
--	--

**Delivery channels planned for future use:**

*.(select all that apply)*

- Internet (bank services offered via a Web site)
- PC Banking (Dial-up)
- Phone Banking
- Screen Phones
- Advanced Automated Teller Machines, including Automated Loan Machines
- Electronic Money Products

*If electronic banking activities ARE performed, complete the remainder of this form:*

**Primary Contact:**

(first and last name)

(phone number and extension)

**Delivery channels utilized:**

Select  to view/print channel detail form

- . Internet (bank services offered via a Web site)
- . PC Banking (Dial-up)
- . Phone Banking
- . Screen Phones
- . Advanced Automated Teller Machines, including Automated Loan Machines
- . Electronic Money Products

---

**Examination Findings**

---

**Comment on nature of findings and any recommended follow-up action:**

	 
--	--

**Delivery Channel Detail – Internet (bank services offered via a Web site)****Date this channel was deployed:** (mm/yyyy)**Which Electronic Banking Procedure was completed at this examination:***(select one)*

- Safety and Soundness       Level 1  
 Level 2  
 Level 3

- Compliance  
 Information Systems  
 Trust  
 Off-Site Review  
 Visitation

**Address of the institution's web site:**

- This web site is hosted by:**     In-house Server  
   Third Party Service  
   Combination

**The following activities are offered through this channel (check all that apply):** **Informational Context***Bank areas covered by this activity:*

- Deposit-Related (including bill payment services)  
 Lending-Related  
 Nondeposit Investment Products  
 Trust

Other:

**Information Exchange**

*Bank areas covered by this activity:*

- Deposit-Related (including bill payment services)
  - Account Application Online
  - Review Account Statement
  - Disclosures Online
- Lending-Related
  - Account Application Online
  - Review Account Statement
  - Disclosures Online
- Nondeposit Investment Products
  - Account Application Online
  - Review Account Statement
  - Disclosures Online
- Trust
  - Account Application Online
  - Review Account Statement
  - Disclosures Online

Other:

 **Transactional Capabilities**

*Bank areas covered by this activity*

- Deposit-Related (including bill payment services)
  - Transfer Funds (inside bank)
  - Transfer Funds (outside bank)
  - Bill Payment
- Lending-Related
  - Transfer Funds from Credit Line (inside bank)
  - Transfer Funds from Credit Line (outside bank)
  - Bill Payment from Credit Line
- Nondeposit Investment Products
  - Transfer Funds (inside bank)
  - Transfer Funds (outside bank)
- Trust

Other:

 **Communication**

- E-mail Capabilities
  - To Webmaster
  - To Bank Employees
- Downloading or Uploading Information
- Downloading or Uploading Software

**Internet Service Provider (providing this service to other parties)**

**Other:**

**This system is administered by:**  
*(select one)*

- In-house
- Outsourced
- Combination

If 'outsourced' or 'combination,' indicate the vendor name(s):

- 1.
- 2.
- 3.
- 4.
- 5.

**Findings at this examination would be considered:**

*(select one)*

- Serious Deficiencies
- Minor Deficiencies
- Adequate

**Comments pertaining to this delivery channel:**

	<input type="button" value="▲"/>
	<input type="button" value="▼"/>

**GENERAL  
INSTRUCTIONS**

The Electronic Banking Data Entry System can be accessed from the FDICnet DCA Home Page. On the DCA Home Page:

**System Access**

Select Supervision and Regulation

Select Electronic & Internet Banking Tools

Select Electronic Banking Data Entry System

Sign on to the system by entering your "User Name" and "Password" (identical to your Windows NT login ID and password).

You are now presented with a listing of options located on the left side of the screen - "Add/Edit," "Sample Form," "Reports," "Help," and "Contacts."

---

**Help**

A comprehensive online help function is available under the "Help" option. Examiners can obtain guidance on a variety of matters ranging from adding and editing records, navigating through the system, and defining specific electronic banking delivery channels and activities. All examiners are encouraged to review the online "Help" option for useful information and tips for easier use of the Electronic Banking Data Entry System.

---

**Add/Edit**

Select "Add/Edit" to input a new record or update an existing record for an examination. If during the data entry process you realize that you need to exit the system, you can either cancel or suspend the data input up to that point. If you choose to suspend the data, you can recall that record within the next thirty days to complete the data entry process and submit the record to the database. (See "Where to Begin" under the online "Help" option)

---

**Sample Form**

The Sample Form is discussed earlier in this section.

---

**Reports**

To generate system reports, select the "Reports" option.

---

**GENERAL  
INSTRUCTIONS  
(cont'd)**

Select the "Contacts" option for the names of individuals that can provide you with help related to policy and examination matters. An electronic mail message can be delivered directly to the contact by clicking on his or her email address.

**Contacts**

For help with technical matters, such as system access, error messages, or other system operation matters, contact the Examiner Help Desk by clicking on the help desk email address.

---

---



**FDIC LAW,  
REGULATIONS,  
& RELATED  
ACTS**

**Applicable Rules**

None

---

**Advisory  
Opinions**

None

---

**Statements of  
Policy**

None

---

---

**DCA  
MEMORANDA**

Electronic Banking Data Entry System (Version 1.0), Transmittal No. DCA-98-010, dated 7/15/1998

---

---

**FINANCIAL  
INSTITUTION  
LETTERS (FIL)**

None

---

---

**OTHER**

None

---

---