



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-21-2018**  
**April 17, 2018**

## Electronic Fingerprinting for Background Checks Related to Applications

**Summary:** The FDIC is moving to electronic fingerprinting to facilitate background checks performed in connection with applications and notices submitted to the FDIC, including: applications for federal deposit insurance, notices of acquisition of control, requests for participation in the banking industry by individuals with certain criminal convictions, and notices to replace board members or senior management in certain institutions. The FDIC will begin using the new process during the second quarter of 2018.

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-insured and proposed insured depository institutions.

**Suggested Distribution:**  
All FDIC-Insured Institutions

**Suggested Routing:**  
Chief Executive Officer  
Chief Financial Officer  
Directors  
Human Resources  
Legal

**Related Topics:**  
12 CFR Part 303 ([Subpart A](#) and [Subpart B](#))  
[FDIC Statement of Policy on Applications for Deposit Insurance - Effective October 1, 1998](#)  
[Guidance Related to the FDIC Statement of Policy on Applications for Deposit Insurance - November 2014](#)  
[Supplemental Guidance Related to the FDIC Statement of Policy on Applications for Deposit Insurance - April 2016](#)  
[Modifications to the Statement of Policy for Section 19 of the Federal Deposit Insurance Act](#)

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**Note:**  
FDIC financial institution letters (FILs) may be accessed from the FDIC's website at [www.fdic.gov/news/news/financial/2018/](http://www.fdic.gov/news/news/financial/2018/).

To receive FILs electronically, please visit [www.fdic.gov/about/subscriptions/fil.html](http://www.fdic.gov/about/subscriptions/fil.html).

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

### Highlights:

- The FDIC requires fingerprints to establish positive identification for background investigations performed in connection with applications and notices submitted to the FDIC, including applications for federal deposit insurance, notices of acquisition of control, requests for participation in the banking industry by individuals with certain criminal convictions, and notices to replace board members or senior management in certain institutions.
- These fingerprints are submitted to the Federal Bureau of Investigation (FBI) for a fingerprint identification check.
- During the second quarter of 2018, the FDIC will begin using electronic fingerprinting technology to capture individuals' fingerprints and transmit them to the FBI.
- Individuals will be able to be fingerprinted at more than 1,000 collection sites, across all 50 states, the District of Columbia, Puerto Rico, and the Virgin Islands, making it convenient for the applicant(s) or notificant(s) to find a location.
- Additionally, the fingerprinting technology automatically rates the quality of the fingerprints, thereby significantly reducing poor quality fingerprint samples.
- The purpose of this change is to improve the efficiency and effectiveness of the fingerprinting background check process.