



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

Financial Institution Letter  
FIL-52-2012  
December 17, 2012

## ***SUPERVISORY INSIGHTS* JOURNAL**

### **Winter 2012 Issue Now Available**

**Summary:** The Winter 2012 issue of *Supervisory Insights* features articles of critical interest to examiners, bankers, and supervisors. These articles include an overview of mobile payments technologies and a discussion of high-yield checking accounts. The publication is available at <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

**Statement of Applicability to Institutions with Total Assets under \$1 Billion:** The information contained in this issue of *Supervisory Insights* may be of general interest to FDIC-supervised financial institutions, but it is not supervisory guidance.

**Distribution:**

FDIC-Supervised Institutions

**Suggested Routing:**

Chief Executive Officer  
Compliance Officer

**Related Topics:**

Mobile payments  
High-yield checking accounts

**Attachment:**

None

**Contact:**

Kim E. Lowry, Managing Editor  
([klowry@fdic.gov](mailto:klowry@fdic.gov) or 202-898-6635)

**Note:**

FDIC Financial Institution Letters (FILs) are available on the FDIC's Web site at [www.fdic.gov/news/news/financial/2012/index.html](http://www.fdic.gov/news/news/financial/2012/index.html).

To receive FILs electronically, visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

**Highlights:**

- “Mobile Payments: An Evolving Landscape” describes the range of mobile payments options, identifies the risks associated with their use, and looks at how banks that offer mobile payments services can ensure compliance with existing laws and regulations.
- “High-Yield Checking Accounts: Know the Rules” reviews the typical features of these accounts and the problematic disclosures that may accompany their promotion. The article also highlights examination best practices to help ensure a bank is providing customers with clear and unambiguous account information.
- Suggestions for article topics and requests for permission to reprint articles should be e-mailed to [supervisoryjournal@fdic.gov](mailto:supervisoryjournal@fdic.gov). Requests for print copies should be e-mailed to [publicinfo@fdic.gov](mailto:publicinfo@fdic.gov).