Frequently Asked Questions (FAQ) - .BANK

General Information

What is gTLD?

gTLD – or generic Top-Level Domain – refers to the letters to the right of the dot at the end of a web address. Common gTLDs are .COM, .ORG, .NET.

What is fTLD?

fTLD Registry Services, LLC was formed in 2011 by a coalition of banks, insurance companies and financial services trade associations from around the world. In 2012, fTLD submitted community-based applications to the Internet Corporation for Assigned Names and Numbers (ICANN) for the .BANK and .INSURANCE gTLDs. fTLD was granted the right to operate .BANK on September 25, 2014, and .INSURANCE on February 19, 2015.

What is ICANN?

The Internet Corporation for Assigned Names and Numbers, or ICANN, is an oversight body responsible for the stability and unification of the Internet. Its key responsibilities include policy development for existing and new generic Top-Level Domains (gTLDs). In June 2011, ICANN's board of directors authorized the launch of the New gTLD Program. The program's goals include enhancing competition and consumer choice, and enabling the benefits of innovation via the introduction of new gTLDs.

Why .BANK?

.BANK is a trusted, verified, more secure and easily identifiable location on the Internet for the global banking community and the customers it serves. The .BANK gTLD has Security Requirements that exceed that of most existing and new gTLDs. In addition, it opens up much needed real estate on the Internet, providing new marketing and branding opportunities.

Where can I find all the .BANK Policies mentioned in this FAQ?

All fTLD Policies for .BANK are located here.

Eligibility

Who is eligible for a .BANK domain name?

Only verified members of the global banking community are eligible to register domain names. For banks it includes charter verification with the registrant's regulator. Please see the .BANK Registrant Eligibility Policy for complete eligibility requirements.

Are bank holding companies eligible to register for a .BANK domain name?

Bank holding companies do not meet the eligibility requirements for .BANK. Bank holding companies may register domains on behalf of their eligible subsidiaries provided the registrant contact information submitted during the registration process is for the eligible entity. If the registrant contact provided is that of the bank holding company the Symantec verification will fail.

Are credit unions/associations eligible to register for a .BANK domain name?

Credit unions/associations in the United States do not meet the eligibility requirements for .BANK and may be interested in .CREDITUNION, which is operated by the Credit Union National Association (CUNA). Other entities in the United States that are included in this group that are not eligible are Farm Credit Associations. As .BANK serves the global banking community and must respect the regulatory policy in all jurisdictions where it is authorized to operate, including those where credit unions are legally identified as banks, it is possible credit unions/associations located outside of the United States are eligible to register a .BANK domain name.

Are banks with "Trust" or "Thrift" or "Cooperative" in their name eligible for a .BANK domain name?

Having the word "Trust" or "Thrift" or "Cooperative" in the registrant organization name of a financial institution is not the deciding factor in determining eligibility. It is determined by whether the organization is a bank or savings association that is chartered and supervised by a government regulatory authority.

Registering a Domain Name

What information is required to register a .BANK domain name?

Registrants must provide the following information:

- Legal Name of the Eligible Registrant (the organization name)
- Registrant Contact Name
- Registrant Contact Address (Street, City, State/Province/Region, Postal Code)
- Registrant Contact Email Address
- Registrant Contact Telephone Number
- Government Regulatory Authority (if applicable)
- Regulatory ID Number (if applicable)

Note: the Registrant Contact must be a full-time employee of the Registrant and cannot be a contract employee.

Registrars may request additional information such as a human resources contact name and telephone number who can verify the employment information of the Registrant Contact and a contact name and telephone number for someone who can verify that the Registrant Contact is authorized to register the domain names requested. The additional contact information, when applicable, is not required, but will expedite the verification process for your domain names as will providing the Government Regulatory Authority and Regulatory ID Number.

How do I check on the availability of a domain name?

First, check to see if the name is reserved from registration by fTLD/Registry Operator or per ICANN requirements (see these lists at Resources). Second, if the name is not reserved from registration, use

the WHOIS search function to lookup the domain name. If the response is "No Match" for the searched domain name then it is available for registration.

Where can I register my .BANK domain name?

Domain names must be registered with an fTLD Approved Registrar.

Why isn't my current registrar on the list of approved registrars?

fTLD requires its registrars to comply with enhanced operational and Security Requirements that contribute to .BANK being a trusted, verified and more secure environment for domain name owners and their customers. As such, some registrars may elect not to support the registration of .BANK domain names. It may also be that your registrar hasn't yet determined whether or not they will support .BANK. As new registrars decide to support .BANK, fTLD will update the list at Approved Registrars.

Since we already have a .COM address, are we automatically entitled to register the same domain name in .BANK?

No, domain names are currently awarded on a first-come, first-served basis. Given .BANK is available to eligible members of the global banking community, there could be an organization with a domain name similar to yours that currently uses another TLD, such as .CO, .UK, .FR, or .JP and this is why there is no preference for a domain name registered in an existing gTLD.

Is having a registered trademark a requirement to register a .BANK domain name?

No, this is not necessary during the General Availability. Your organization may for example have a common law right arising from the actual use of a trademark and this is sufficient for registering a domain name. If Symantec is unable to verify your right to register a .BANK domain name they will contact you and request proof of use of the mark.

Can my company have our bank holding company or core processor register domain names on our behalf?

Yes, this is permissible. However, the registrant contact information provided in the registration process must be for the entity qualified to make the registration for Symantec to conduct a successful verification. If the bank holding company or core processor includes its name and contact information for a registration it is making on behalf of an eligible registrant, the Symantec verification will fail.

Is there any limit on the number of domain names I can register?

No, you many register as many domain names as you like.

Can I register any domain name I want if I am an eligible registrant?

You can register any domain name that corresponds to your company's trademarks, trade names or service marks during the Founders and General Availability periods. During the Qualified Launch Program and Sunrise period your domain name must have been an exact match of the trademark you registered in ICANN's Trademark Clearinghouse. For guidance on selecting domain names, please see the .BANK Name Selection Policy and/or contact fTLD@fTLD.com.

What if I want to register a domain name in .BANK associated with the geographic community (e.g., city, county, region, state) or area (e.g., New England, southern, midwest) my organization serves?

The domain name must correspond to your trademark, trade name or service mark as described in the Name Selection Policy. If the legal name of your organization does not include the geographic identifying domain name being sought, fTLD may require documentation to verify your organization's right(s) to the generic geographic domain name in order to protect the interests of the global banking community who may have one or more members with a legitimate right(s) to the domain name being sought.

What if I want to register a name fTLD has reserved in .BANK?

fTLD is permitted by ICANN to reserve names, which it may use for itself, allocate in the future per the mechanisms enumerated in its Name Allocation Policy (i.e., first-come, first-served, auction, request for proposal or self-allocation) or keep permanently unavailable for registration. fTLD has reserved names comprised of Common Community and Generic and others such as one-character and two-letters, which are available on its Reserved Names list.

If you believe your organization is eligible to register a name on the list (i.e., you believe a name on fTLD's Reserved Names list corresponds to your trademark, trade name or service mark), please see fTLD's Reserved Names Challenge Policy here and contact fTLD at fTLD@fTLD.com to request the Reserved Names Challenge Form.

The outcome of a successful challenge to a name on fTLD's Reserved Names list is the removal of the name from the respective Reserved Names list. A successful challenge does not result in the requestor being awarded the name, but rather gives them an opportunity to compete to receive it. fTLD will allocate the name via one or more of the allocation mechanisms listed in the Name Allocation Policy. A Reserved Name allocation will not take place until all fTLD Approved Registrars have been provided timely and proper notification of the change in the respective Reserved Names list.

<u>**Costs**</u>

What does a .BANK domain name cost to register?

.BANK registrars are responsible for setting their domain name registration fee. Domain name registration fees vary by registrar based on a number of factors including additional services registrants may purchase from them. fTLD is responsible only for setting the fee it charges to registrars and it is the same fee for all.

Why is the cost to register a .BANK domain name more expensive than my current domain name?

fTLD's commitment to operating .BANK in a trusted, verified and more secure manner means its and registrars' operational costs are significantly greater than traditional domain names. For example, the verification and re-verification processes that are conducted by Symantec to ensure registrations are only made to qualified entities are expensive. Additionally, some of the Security Requirements that Verisign supports result in greater costs to fTLD. Finally, as compliance with all requirements is critical to ensuring the security, stability and resiliency of .BANK, monitoring and detection systems conducted by Architelos result in increased operational expenses for fTLD.

Are there other costs associated with using my .BANK domain name?

There may be other costs to your organization associated with the implementation of the Security Requirements. For example, complying with the DNSSEC, TLS/SSL, and name server requirements (detailed below in What are the Security Requirements in .BANK?) may require additional support and/or services from your registrar, core processor, hosting provider, DNS provider, etc. As you consider which

registrar to use, you should ask about their ability to support the requirements and the cost. You should also consider consulting with existing service providers as they may be helpful to you.

Verification

How does the .BANK verification process work?

fTLD has contracted with Symantec to ensure that registrations are made only to organizations that meet the eligibility requirements and verification is performed at the time of initial registration and at each renewal or every two years, whichever comes first.

Who is Symantec and why are they involved in the verification process? I thought verification was being handled by fTLD?

fTLD is responsible for approving requests for domain names in .BANK. fTLD has contracted with Symantec to serve as its Registry Verification Agent. Symantec is responsible for reviewing the information provided by the registrar/registrant and providing a recommendation to fTLD to approve or deny a request. fTLD makes the final decision.

Symantec is a global leader in security and verifying the authenticity of organizations. The use of a third-party in the verification process ensures an impartial and expert entity for the examination of eligibility for registration of each registrant and provides registrants with global support in this important process.

Is the .BANK verification by Symantec the same as the annual Whois verification required by ICANN?

No, the verification process facilitated by Symantec is the process that fTLD has mandated for all .BANK registrations.

In contrast, the Whois verification process is required by ICANN to be conducted annually by registrars and the purpose is to confirm accurate contact information. Registrars are required to contact their registrants to conduct this verification and a positive confirmation of details is required. Registrants may risk having their domain name suspended or cancelled for failure to respond to this verification request.

Registrants should respond promptly to all requests related to verification from fTLD, Symantec and their registrar, and failing to respond could result in rejection of your registration or inactivation of your domain name. If you want to confirm whether the request is legitimate, contact the requesting verification entity.

How long does the domain name registration and verification take?

Verification is initiated after the request has been accepted by fTLD (i.e., you are first in line for the domain name) and approval is generally expected to conclude within five days or less of the request. However, because the verification process requires telephone contact with the registrant's organization to verify certain information (i.e., the requestor is a full-time employee of the company and it authorized to make registrations on their behalf), the verification may take longer to complete. Registrants can expedite verification by ensuring that all individuals that may be contacted are aware of the need to respond to these requests as quickly as possible.

My country does not have a specific license or charter document that is provided to us as a separate document. If this is requested by Symantec, what should we send?

Symantec understands that different countries have different regulations regarding bank certification and will accept other materials applicable to your specific locale.

What information is checked during the verification process?

1. **Security Check** – To support compliance with applicable local and international laws, every application will undergo a security check to ensure that Symantec does not approve any organizations or persons found on any government and/or Symantec-maintained restricted lists/black lists or lists provided by fTLD.
2. **Organization, Jurisdiction, and Banking Credentials Verification** – Symantec will verify that the registrant is a registered and active organization in a jurisdiction appropriate to its business location and has valid credentials proving that it meets the requirements of the .BANK Registrant Eligibility Policy.
3. **Verification of Domain Name Selection** – Symantec will verify that the applied-for domain name meet the requirements of the .BANK Name Selection Policy.
4. **Verification of Physical Address** – Symantec will verify the address listed in the application as a valid address for the registrant organization using Symantec approved databases.
5. **Verification of Telephone Number** – Symantec will verify the registrant organization's telephone number using Symantec approved databases.
6. **Registrant Contact Employment** – Symantec will initiate telephony contact to verify with registrant organization's human resources (or appropriate department) that the registrant organization's contact person is a full-time/non-contracting employee of the organization.
7. **Registrant Contact Authority** – Symantec will initiate telephony contact to identify the Registrant Contact's manager within the registrant organization with Human Resources (or appropriate department) and contact this person to confirm that the registrant contact is authorized to request domain names on behalf of the organization.

I have been notified that my domain name is pending verification from Symantec. What should I do?

Symantec is the Registry Verification Agent for the .BANK domain name. Symantec uses information provided by you to your registrar during registration to confirm your eligibility for a domain name. Symantec will contact you via email or telephone if specific additional information is needed. It is important that you respond to their request(s) promptly as your domain name will not be registered until the verification process and approval by fTLD are complete. In cases where Symantec has been unable to complete the verification, fTLD may also request information from the registrar and/or registrant. Repeated failures to respond to Symantec and/or fTLD requests for additional information in a timely manner may result in a failed verification and rejection of the requested domain name. Information about how to contact Symantec is provided on emails that you receive from them or can be located at www.symantec.com/support. You can always contact fTLD at fTLD@fTLD.com or by using the information on the emails that we send. If you have questions about the status of your registration, please contact your registrar.

Does Symantec verify the Registrant Name displayed in Whois?

As ICANN allows role-based designations for the registrant name in Whois, a registrant who uses a role-based designation will need to provide Symantec with the full name of the individual employed by the registrant organization for verification purposes.

Will a re-verification be necessary when my original registration expires and I renew the domain name?

Yes, when you re-new your domain name it will be re-verified. Part of the Security Requirements for .BANK is to periodically reconfirm that each registration continues to have accurate registration information. fTLD checks each time a domain name is renewed that all of the information is still accurate and that the registrant is still eligible for that .BANK domain name. A complete re-verification will be done, including contacting the registrant organization to confirm the contact's eligibility as a contact and their authority to register domain names.

Note too that if you register your domain name for a period longer than two years, fTLD requires that all domain names be re-verified every two years. This periodic reconfirmation is to assure that each registration continues to have accurate registration information. It is possible that registration data and/or eligibility may change over time. In the case of registration terms beyond two years, it's important that fTLD ensures the registration continues to comply with .BANK eligibility requirements. A complete re-verification will be done, including contacting the registrant organization to confirm the contact's eligibility as a contact and their authority to register domain names.

Security

What are the Security 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 and Re-Verification of Charter/Licensure for Regulated Entities** to ensure that only legitimate members of the global banking community are awarded domain names.
- **Domain Name System Security Extensions (DNSSEC)** to ensure that Internet users are landing on participants' actual websites and not being misdirected to malicious ones.
- **Email Authentication** to mitigate spoofing, phishing and other malicious activities propagated through emails to unsuspecting users.
- **Multi-Factor Authentication** by registry and registrars to ensure that any change to registration data is made only by authorized users of the registered entity.
- **Strong Encryption** (i.e., TLS/SSL) to ensure security of communication over the Internet.
- **Prohibition of Proxy/Privacy Registration Services** to ensure full disclosure of domain name registration information so bad actors cannot hide.
- **Domain Names must be hosted on .BANK Name Servers** to ensure compliance with all technical security requirements.

Who is responsible for enforcing the Security Requirements and Policies in .BANK?

fTLD is ultimately responsible for enforcing all of the requirements and policies in .BANK. Registrars will also play a role in enforcement as they have the direct relationship with the registrant. fTLD always retains the right to take action if the registrar fails to do so.

Do any of the fTLD Security Requirements apply to registrants?

Yes, there are some additional requirements for registrants that are included in your registration agreement with your .BANK registrar. In particular, the following Security Requirements should be reviewed: 13, 15, 19, 20, 23, 24, 25, 26, 27, 28, and 29.

Can my organization host a .BANK website without encryption?

.BANK is an HTTPS-only community to support privacy and integrity of web and other services by default. To ensure a positive, uninterrupted user experience of .BANK websites, an unencrypted .BANK website may exist for the sole purpose of redirecting to an encrypted .BANK website. For example, **http://companyname.bank** responds with the minimal web code required to redirect to **https://companyname.bank.** A common method to redirect is to use the http '301 Moved Permanently' response status code.

What is a Proxy/Privacy Registration Service and why is it prohibited?

Proxy/Privacy Registration Services are used to conceal the true identity of the domain name owner and their contact information. fTLD does not support this practice as it makes it difficult to identify and contact

a registrant that is alleged to be using their domain name for practices that are in violation of fTLD's Acceptable Use / Anti-Abuse Policy.

What if I use another TLD email address in the "rua" and/or "ruf" tag in my Domain-based Message Authentication, Reporting & Conformance (DMARC) record?

You may not receive the DMARC reports associated with your .BANK DMARC record if you are using an email outside of the .BANK zone unless you have configured an external reporting authorization record in the target domain name. See the following for more information: https://dmarc.org/wiki/FAQ#I_published_a_DMARC_record_with_reports_going_to_another_domain.2C_but_none_seem_to_be_received.

What happens if my activated .BANK domain name is not in compliance with fTLD's Security Requirements or Policies?

fTLD is monitoring all domain names for compliance with the requirements and policies. fTLD will notify registrars/registrants of domain names that are not in compliance and failure of the registrar/registrant to provide a timely response and a remediation plan to fTLD can result in the domain name being removed from the .BANK zone or more significant actions.

Implementation

How does my organization implement .BANK for our website and other services?

Although there are additional steps to using your .BANK domain name for your website, email and other services, there are specific steps that need to be taken to complete the process for each service. fTLD has developed "A Guide to Leveraging .BANK" that provides information about these steps that are needed to take advantage of a trusted, verified, more secure and easily identifiable environment provided with a .BANK domain name.

Your registrar or core service provider may already be working with you to develop an implementation plan addressing the tasks identified in the Guide. If not, contact them to see how they can assist your implementation or contact fTLD@fTLD.com if you have additional questions.

Once I register our .BANK domain name, do I immediately need to stop using my current domain name?

No, you can continue using your current domain name.

If you plan to activate your .BANK domain name, you can use "A Guide to Leveraging .BANK" to help you plan the use of your .BANK domain name. You may also want to consider initiating a plan for your implementation of your .BANK domain name as soon as you know what new .BANK domain name you will be using. The Guide is available here and is intended to help you plan your use of a .BANK domain name.

Can I redirect my current domain name to my .BANK domain name?

Yes, domain name registrants may redirect visitors from other gTLDs to .BANK domain names. While there are many ways to redirect visitors to a .BANK domain name, an effective method to do this while maintaining your search engine ranking is by using the http '301 Moved Permanently' response status code.

Can I redirect my .BANK domain name to my current domain name?

In the short-term, in order to support the adoption and use of .BANK, fTLD permits domain name registrants to redirect web visitors and traffic from a .BANK domain name to a domain name outside

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.BANK and emphasizes that providing content on a .BANK domain name maximizes the value of the Security Requirements and the trust in the domain name. Organizations that redirect from .BANK to non-.BANK domain names are strongly encouraged to inform visitors of this action via an explicit message to avoid confusion and to assure that visitors understand they are leaving a .BANK domain name. **Registrants are reminded that .BANK is an HTTPS-only community and therefore any redirection must be made from the HTTPS version of the .BANK website.**

Redirection involves taking a user from a URL onto which the user first arrived to another URL for the purposes of providing other content or webpage code. Sometimes users are explicitly made aware of the redirection (or even asked if the redirection is permissible) with a message from the original URL. Regardless of whether such a message is provided, the redirection will result in a change to the URL name displayed by the visitor's browser. Reliance on visitors noticing that the URL name has changed is generally not considered an effective methodology in and of itself to inform users of a redirection. fTLD understands that banks often use third-party providers for select services and, therefore, may need to redirect users from their websites to those of its providers. fTLD also understands that initially some banks may wish to use their .BANK sites to do "full" redirections of their customers to their existing sites in other domain names while they build their .BANK sites. fTLD's intention for .BANK is to maintain inherently robust controls and is strongly concerned that "full" redirections not continue indefinitely.

Over the next few months, fTLD will continue to study the issue of redirection within the .BANK domain name in order to understand the TLD's adoption and usage, and the prevalence of it in the .BANK zone. Upon completion of the study, fTLD will publish its findings and communicate any further guidance and/or requirements for URL redirection.

What is the reason there are use restrictions imposed on my .BANK domain name?

As noted in fTLD's [Acceptable Use / Anti-Abuse Policy](#) and the Implementation Guidelines annexed to the [Registrant Eligibility Policy](#), fTLD may impose additional use restrictions, at any time, on a registrant's use of a domain name to protect the integrity of the .BANK gTLD and the community that it serves. fTLD will communicate any use restrictions on a .BANK domain name to the registrant before approving the initial registration request or at any time during the term of the registration of the .BANK domain name, which must be accepted and complied with in order to maintain the registration. For example, associations may receive a use restriction that they may only use their .BANK domain name to support members who are regulated entities (i.e., banks) and email communications to any of its members.

Can I still provide access to third-party content on my .BANK domain name?

Yes, however best current practices are that you should inform consumers that they are being taken to content not hosted by your organization. You may consider posting a message that "You're Now Leaving <COMPANY NAME>" and also to inform consumers about your company's policies regarding the third-party site's products, services or other content and whether your company's privacy policy and security practices apply to the site they are about to enter.