

## REFERENCES

More guidance about third-party relationships can be found in the following documents.

Issuance	Date	Subject	Applicability
OCC 2001-31	July 3, 2001	Weblinking	Highlights the risks and provides risk management guidance concerning banks' weblinking relationships with third parties.
OCC 2001-28	June 22, 2001	Assessment of Fees	Describes the factors the OCC will consider in determining whether imposition of a fee for the examination of a third-party servicer is warranted.
OCC 2001-12	February 28, 2001	Bank Provided Account Aggregation Services	Includes guidance for banks that offer aggregation services through third-party service providers.
AL 2001-8	February 15, 2001	Guidelines Establishing Standards for Safeguarding Customer Information	Alerts banks that oversight program of service providers should include confirmation that the providers have implemented appropriate measures designed to meet the objectives of the guidelines.
AL 2001-5	May 11, 2001	Interagency Advisory on Brokered and Rate-Sensitive Deposits	Includes guidance that banks should implement adequate due diligence procedures before entering any business relationship with a deposit broker.
AL 2001-4	April 24, 2001	Network Securities Vulnerabilities	Alerts banks to review contracts with service providers to ensure that security maintenance and reporting responsibilities are clearly described.
AL 2001-2	January 22, 2001	Privacy Preparedness	Includes guidance for banks to evaluate agreements with nonaffiliated third parties that involve the disclosure of consumer information.
<i>Comptroller's Corporate Manual</i>	January 2001	The Internet and the National Bank Charter	Includes guidance on the use of vendors/outsourcing.
<i>Comptroller's Handbook</i>	December 2000	Asset Management	Includes guidance on vendor management.
AL 2000-12	November 28, 2000	Interagency Guidance on Risk Management of Outsourcing Technology Services	Transmits detailed guidance on risk mitigation practices when outsourcing technology services, including information and transaction processing and internet banking activities.
AL 2000-11	November 27, 2000	Title Loan Programs	Alerts national banks to OCC concerns over title loan programs, including the involvement of third-party vendors.
AL 2000-10	November 27, 2000	Payday Lending	Alerts national banks to OCC concerns over payday lending programs, including the involvement of third-party vendors.
OCC 2000-25	September 8, 2000	Privacy Laws and Regulations	Includes guidance for banks to evaluate agreements with third parties that involved the disclosure of consumer information.
AL 2000-9	August 29, 2000	Third-Party Risk	Alerts national banks to potential credit risks arising from arrangements with third parties.

<i>Comptroller's Handbook</i>	July 2000	Internal and External Audits	Provides guidelines for banks that outsource internal audit.
OCC 2000-14	May 15, 2000	Infrastructure Threats -- Intrusion Risks	Provides guidance on how to prevent, detect, and respond to intrusions into bank computer systems, including outsourced systems.
<i>Comptroller's Handbook</i>	October 1999	Internet Banking	Includes a discussion of the pros and cons of conducting internet activities in-house or of outsourcing them. Examination procedures include a section on vendor management.
AL 99-6	May 4, 1999	Guidance to National Banks on Website Privacy Statements	Provides guidance on privacy policies regarding customers who access bank Internet sites.
OCC 99-9	March 5, 1999	Infrastructure Threats from Cyber-Terrorists	Identifies the threats and vulnerabilities created by cyber-terrorism.
OCC 98-38	August 24, 1998	PC Banking	Includes information on risk controls for banks that rely on service providers and software vendors for PC banking.
OCC 98-31	July 30, 1998	FFIEC Guidance on Electronic Financial Services and Consumer Compliance	Provides guidance on federal consumer protection laws as they apply to electronic financial services and operations.
OCC 98-3	March 17, 1998	Technology Risk Management	Includes a short description of a bank's responsibility with regard to outsourcing its technology products and services.
OCC 98-1	January 7, 1998	Interagency Policy Statement on Internal Audit and Internal Audit Outsourcing	Includes specific guidance on the use of outsourcing the internal audit function. (Note: A revision is pending.)
OCC 97-23	May 16, 1997	Interagency Statement on Corporate Business Resumption and Contingency Planning	Alerts national banks to assess the business resumption and contingency planning of service providers.
AL 96-8	October 6, 1996	Insurance and Annuity Sales Activities	Includes guidance on third-party arrangements involving bank sales of insurance products and annuities.
<i>FFIEC Information Systems 1996 Examination Handbook</i>	September 1996	Information Systems Operations	Provides guidance for regulatory examiners in the examination of information systems operations in financial institutions and independent service bureaus. It also includes an overview of information systems concepts and practices, examples of sound information systems controls, and FFIEC examination work programs.
OCC 94-13	February 24, 1994	Nondeposit Investment Sales Examination Procedures (temporary insert - <i>Comptroller's Handbook</i> )	Includes a section on board oversight of third-party vendors.
BC 260	July 14, 1992	Interagency Statement on EDP Service Contracts	Alerts banks to risks involved in outsourcing information technology services.
BC 187	January 18, 1985	Financial Information on Data Processing Servicers	Alerts national banks to the importance of performing financial reviews of organizations providing data processing services.

<i>BC 181</i>	August 2, 1984	Purchases Of Loans In Whole Or In Part - Participations	Describes prudent purchases of loans and loan participations.
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