fTLD Verification Process Overview

Introduction

The .BANK and .INSURANCE TLDs are operated by fTLD Registry Services, LLC—a coalition of banks, insurance companies and financial services trade associations from around the world—which ensures they are governed in the best interests of banks, insurance providers and distributors and their customers. fTLD's mission is to operate trusted, verified, more secure and easily-identifiable locations online for these organizations and their customers.

A hallmark of fTLD's commitment to security is that all domain registrations must undergo a thorough verification process to ensure they meet and maintain the eligibility requirements for .BANK and .INSURANCE.

For Registrars selling .BANK and/or .INSURANCE domain names, their understanding of fTLD's verification process is required to properly serve Registrants and to ensure secure and reliable access to domains.

The fTLD Verification Process Overview describes how and when this process is performed by fTLD for .BANK and .INSURANCE registrations.

fTLD Verification Process

fTLD Verification ensures that .BANK and .INSURANCE domain registrations are compliant with the respective Registrant Eligibility and Name Selection Policies[1].

Verification Cycle

Verifications are performed before .BANK and .INSURANCE domains are awarded and annually thereafter. fTLD will also verify any material changes to registration data (i.e., Registrant Organization, Registrant Name, and Registrant Email) to ensure ongoing compliance.

Verification Summary

Verification uses the relevant Registrant Eligibility and Name Selection Policies to check the following components for compliance:

- Registrant Organization eligibility
- Registrant Organization address validation
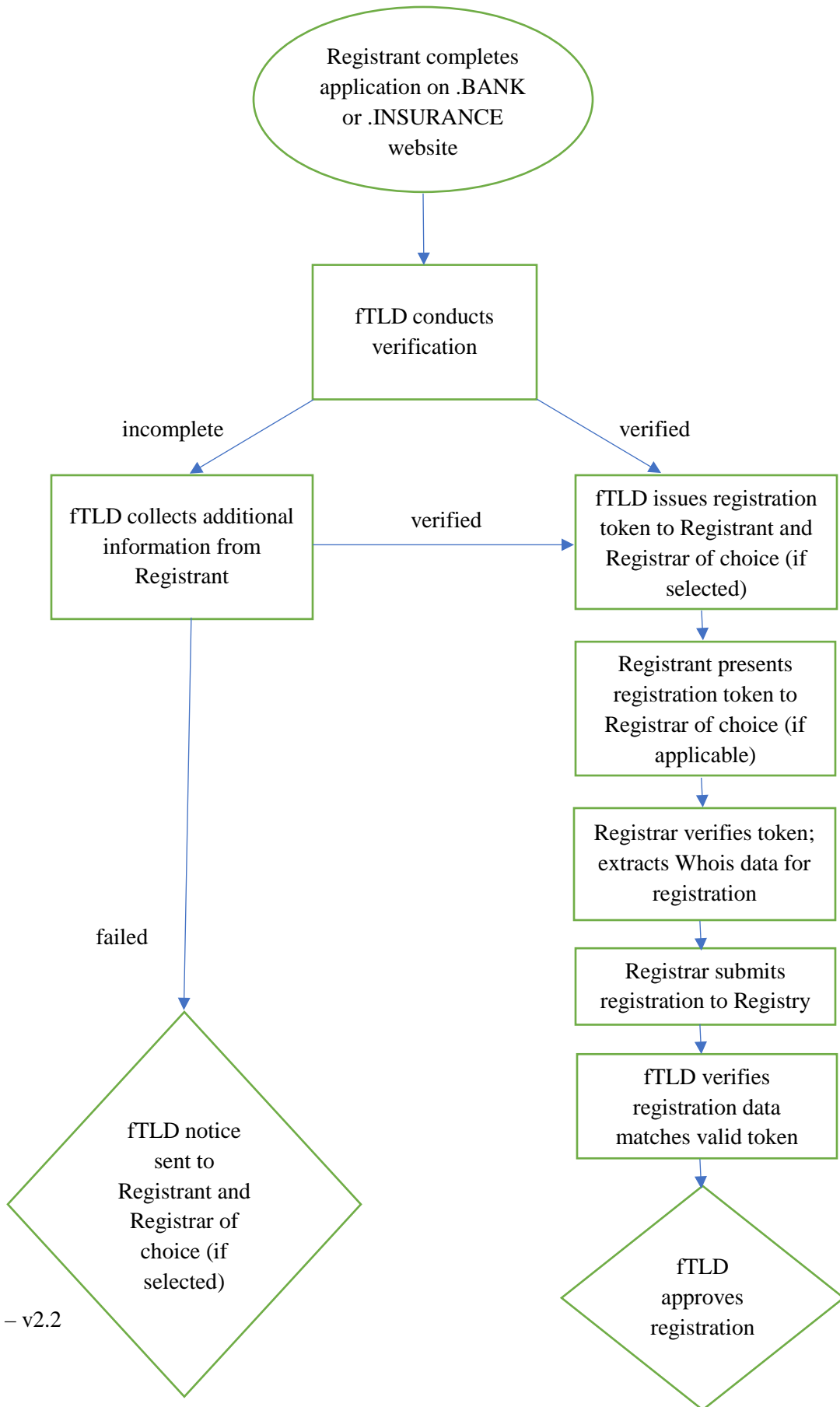- Registrant Contact employment and authority
- Name Selection

Verification Process

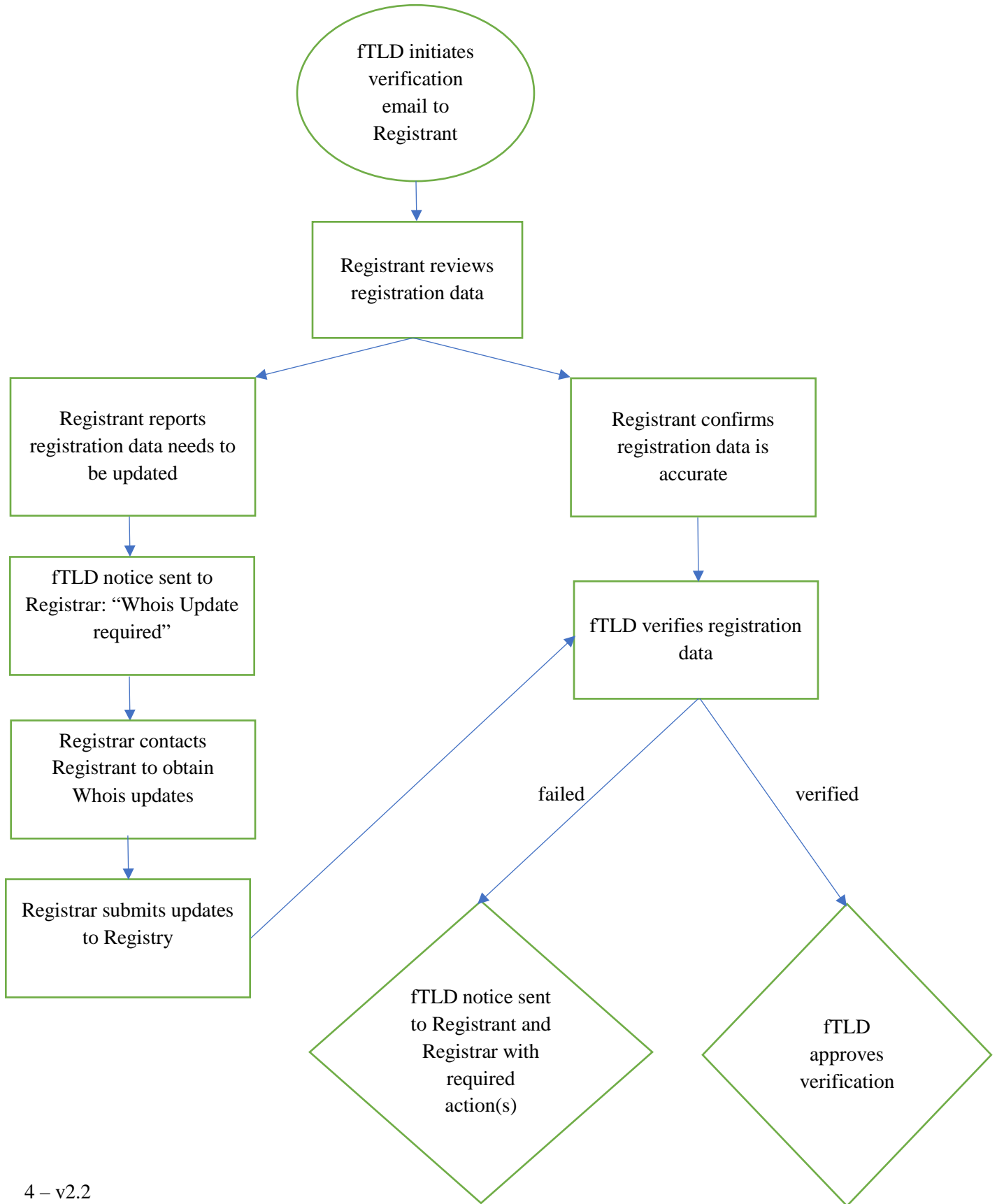fTLD will perform the following verification steps:

1. **Security Check**: fTLD will verify the Registrant Contact and Registrant Organization against government and restricted lists/blacklists.
2. **Registrant Organization Eligibility:** fTLD will verify the Registrant Organization is eligible as defined in the respective Registrant Eligibility Policy. New Registrants should be prepared to provide applicable copies of confirming documentation such as Charters, Articles of Incorporation or Certifications of Formation, if requested.
3. **Registrant Organization Address:** fTLD will verify the address is valid for the Registrant Organization. This is performed using government/regulatory authority resources or other qualified third-party references (e.g., Dun and Bradstreet).
4. **Name Selection**: fTLD will verify the domain name(s) complies with the respective Name Selection Policy.
5. **Registrant Contact Employment and Authority:** fTLD will verify the Registrant Contact is a full-time, non-contracting employee of the Registrant Organization and is authorized to request domain name(s) on its behalf. This confirmation via email and/or telephone must be made by one of the following: the direct manager of the Registrant Contact, the department manager/director/lead of the Registrant Contact, an officer or executive of the Registrant Organization, or an HR representative of the Registrant Organization.

---

[1] https://www.ftld.com/policies/

New Domain Name Verification Process Flow

Registrant completes application on .BANK or .INSURANCE website

fTLD conducts verification

incomplete

verified

fTLD collects additional information from Registrant

verified

fTLD issues registration token to Registrant and Registrar of choice (if selected)

Registrant presents registration token to Registrar of choice (if applicable)

Registrar verifies token; extracts Whois data for registration

Registrar submits registration to Registry

fTLD verifies registration data matches valid token

failed

fTLD notice sent to Registrant and Registrar of choice (if selected)

fTLD approves registration

3 – v2.2

Annual Verification Process Flow

```
                    ┌─────────────────┐
                    │  fTLD initiates │
                    │   verification  │
                    │     email to    │
                    │    Registrant   │
                    └────────┬────────┘
                             │
                    ┌────────▼────────┐
                    │ Registrant reviews │
                    │ registration data  │
                    └────────┬────────┘
                  ┌──────────┴──────────┐
                  ▼                     ▼
```

fTLD initiates verification email to Registrant

Registrant reviews registration data

Registrant reports registration data needs to be updated

Registrant confirms registration data is accurate

fTLD notice sent to Registrar: "Whois Update required"

Registrar contacts Registrant to obtain Whois updates

fTLD verifies registration data

Registrar submits updates to Registry

failed

verified

fTLD notice sent to Registrant and Registrar with required action(s)

fTLD approves verification

Contact Modification Process Flow

Registrant makes
changes to
registration data

Registrar processes
updates using EPP
commands to
Registry

fTLD receives alert from
Registry with registration
data changes

If the Registrant Name,
Registrant Email, or
Registrant Organization fields
changed, fTLD conducts
verification

failed   verified

Notice sent to
Registrant
and Registrar
with required
action(s)

fTLD
approves
verification