



Federal Deposit Insurance Corporation

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Financial Institution Letter

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

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FDIC-Supervised Institutions

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Related Topics:

Mobile payments
High-yield checking accounts

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Note:

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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 that banks are providing customers with clear and unambiguous account information.
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