



1120 Connecticut Avenue, NW
Washington, DC 20036

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Since 1875*

**ABA National FBI
Fingerprint Service**

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How to participate in the ABA National FBI Fingerprint Service

(Revised March 23, 2009)

It's Easy to Begin a Fingerprinting Program in Your Institution

1. Get corporate approval. Work with your executive management or the Human Resources department to establish a fingerprint program for your institution. There are several points to consider:

- ✓ 12 U.S.C. 1829 (1785(d) for credit unions) requires financial institutions to take steps to avoid hiring an individual convicted of dishonest acts.
- ✓ Penalty under FIRREA for hiring a known criminal may be up to \$1,000,000 **per day**.
- ✓ SEC Rule 17 C.F.R. 240.17f-2 states that employees who handle securities must be fingerprinted.
- ✓ Decrease internal fraud: The Financial Institution Bond Insuring Agreement A insures against loss through dishonest or fraudulent acts on the part of the bank's officers and employees.
- ✓ Some prospective employees provide false information or references, which cannot be substantiated. Repercussions of employing such an individual are serious.
- ✓ Current employees may have committed acts of dishonesty or breaches of trust during their tenure at the bank.
- ✓ Search includes a **NATIONWIDE** criminal record index.
- ✓ On average, 10% of fingerprint cards submitted uncover a criminal record.

2. Determine which department will be responsible for the program.

3. Identify one individual to monitor the program within your institution.

Who Can Be Fingerprinted and How Often?

Your organization is qualified to use fingerprinting as a condition of employment if it is a nongovernmental entity authorized by Federal statute or Federal executive order to receive criminal history record information (CHRI) for noncriminal justice purposes. This would include such things as employment suitability, licensing determinations, and national security clearance, and immigration and naturalization matters. Your organization is qualified if it is a government agency authorized by Federal statute, executive order, or state statute which has been approved by the US Attorney General to receive criminal history record information (CHRI) for noncriminal justice purposes.

In a particular, personnel in high-risk areas, such as those having access to cash, wire transfer, investments, securities, and sensitive information **should be fingerprinted every three to five years.**

You should also consider fingerprinting non-employees who have access to your facilities or your institution's records, such as maintenance and security personnel.

Getting Started

If your organization is authorized to receive CHRI for noncriminal justice purposes and is submitting fingerprints for the first time, you must first send a letter to the FBI requesting to use the American Bankers Association (ABA) as your Channeler.

Secondly, you must complete a Service Authorization Agreement (SAA) with the ABA. Contact the ABA Fingerprint Services staff by calling 1-800-BANKERS (1-800-226-5377) or you can download these documents from our website at: <http://www.aba.com/Products/fingerprinting.htm>. After the ABA has received the completed SAA from you, and the FBI has acknowledged receipt of the letter from you authorizing the ABA as your channeling agency, the ABA will then assign your institution an Originating Agency Identifier (ORI). The ORI is a critical component of the Fingerprint process and you will be unable to use the service without it.

After You Have Received Your ORI

Paper Print Submissions: If you are going to be submitting prints via paper fingerprint cards, the FBI will provide to your institution, free of charge, the pre-printed fingerprint applicant cards, ABA batch cover sheets and ABA mailing envelopes. You can order your supply by calling the FBI supply facility at 304-625-3983. These envelopes and batch cover sheets will facilitate the timely processing of your fingerprint cards by the ABA.

When using paper prints, we recommend you take two sets of prints for each applicant/employee. Place one set of prints in the personnel file. Send the second set to the ABA in the ABA-return envelope (provided free by the FBI) **along with the completed batch cover sheet and appropriate payment** to:

ABA National FBI Fingerprint Service
American **Bankers** Association
PO Box 79508

Baltimore, MD 21279-0508

Note: Please do not send general correspondence to the above address.

Please send general correspondence:

ABA National FBI Fingerprint Service
American **Bankers** Association
1120 Connecticut Avenue, NW, Suite 600
Washington, DC 20036

Electronic Print Submissions: If you are submitting prints electronically, please refer to the electronic transmission section of this document for further information.

Timeliness

Paper card submissions - For those institutions who submit paper fingerprint cards, on average, it takes from three to five business days for the results to become available. We've made every effort to ensure ABA's involvement speeds up the process. Of course, you can also help ensure a timely turnaround by submitting fingerprint cards that are complete, and by including the correct payment for the number of cards you are submitting. When the ABA receives the card, we convert it to an electronic image and then it is sent electronically to the FBI.

The FBI processes the transmission through its Integrated Automated Fingerprint Information System (IAFIS). The FBI results are sent to the ABA generally within 24 hours of receipt of the transmission. Those results are then made available on our web-based Secure Internet Results Service (S.I.R.S.) website at <https://www.nfpservices.com/SIRS>.

Electronic Card Submissions – For those institutions who submit their fingerprint submissions to the ABA electronically, the FBI results are sent to the ABA generally within 24 hours of receipt of the transmission, but can be as little as two hours. Those results are then made available on our web-based Secure Internet Results Service (S.I.R.S.) website at <https://www.nfpservices.com/SIRS>.

Whether you submit in paper or electronically, you will receive an e-mail notification each time a new result is posted to your account on SIRS. Results from the FBI will be identified as “no record”, “record found” or “error”. Please make note that for security purposes, we do destroy the paper fingerprint cards after we have successfully scanned them and sent the electronic submission to the FBI.

How to Complete Error-Free Fingerprint Cards

When you submit **paper fingerprint** cards to ABA, you must be sure they are completed properly and are correct. First, all prints submitted must be on an FBI-approved fingerprint applicant card – provided free of charge from the. Also, please take special care to **type or print** the following information on the card:

Name of person being fingerprinted	
Date of Birth	Sex
Social Security Number	Race
Height	Weight
Eye Color	Hair Color
Place of Birth	Date Printed

In addition, please make certain the on the card in the box labeled ORI, you have included your ORI **and** your institution's address.

You must also complete an ABA Fingerprint Batch cover sheet (available free of charge from the FBI) to include your institution's name, address, name of contact person, telephone number, e-mail address, total number of cards submitted, payment amount enclosed, number of credit memos (the latter must be submitted in a separate batch), and number of re-submitted fingerprint cards (also submitted in a separate batch).

To submit error-free fingerprint transmissions **electronically**, please follow your vendor's guidelines for your electronic system.

When You Must Resubmit Your Cards

For paper card submissions - If the written information on the paper fingerprint card is not completed properly, ABA's Fingerprint Technicians will return the card, along with a return memo, to your institution's contact person so the problem can be corrected. If the FBI system rejected the card due to the quality of the fingerprints, the error report will be available on SIRS.

In resubmitting the corrected fingerprint card to the ABA, it is important that you attach the error report to the new fingerprint card. The error report serves as your credit, so you will not be charged for the resubmission. Or, if all that is needed is to correct information on the original card, do so, but please make certain you include the ABA's return memo so that you will not be charged again for the card. You should batch these resubmissions separately from the other cards in the envelope. Please note if you must submit cards a third time, there will be an additional charge to process the card(s).

For electronic card submitters - please refer to the electronic transmission section of this document for further information

The Role of the American Bankers Association

The American **Bankers** Association was selected by the FBI to serve as a channeling agent through whom all qualified institutions may submit their paper fingerprint cards or electronically submit their fingerprints. As this agent, ABA receives, reconciles, screens, batches, and electronically transmits fingerprints to the FBI. The ABA promotes the service, and handles inquiries about the service. This service allows the FBI Criminal Justice Information Division (CJIS) to dedicate their resources to doing what they do best - checking fingerprints.

The FBI's Role and Procedures

The role of the FBI CJIS Division is to process the fingerprints for identification purposes. For each fingerprint submitted to the FBI, they provide results. Within 24 hours, the FBI responds with a record of "non-ident" (no record); "ident" (record found); or "Error" (fingerprints were illegible or rolled improperly); and sends these results to the ABA for its customers to retrieve from SIRS.

Any Questions?

If you have any questions regarding procedures and services to support your fingerprint program, there are several ways to reach us:

Tom Judd
Manager

202-663-5133

e-mail address:
tjudd@aba.com

Willie Watson
Senior Fingerprint Technician

202-663-5296

e-mail address:
wwatson@aba.com

You can also (*) write to us at:

ABA National FBI Fingerprint Service
American **Bankers** Association
1120 Connecticut Avenue, NW, Suite 600
Washington, DC 20036

(*) Please do not submit fingerprint cards to the above address.

Properly completed fingerprint cards should be sent to:

ABA National FBI Fingerprint Service
American **Bankers** Association
PO Box 79508
Baltimore, MD 21279-0508



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Specification for Electronic Submissions

(Revised March 23, 2009)

Note: Please make certain to provide this information to your Informational Technology person at your institution and to your electronic fingerprint vendor / service provider.

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The following specifications describe the requirements to submit electronic fingerprint transactions to the ABA's Fingerprint Store n Forward System (ABA SnF). By using the ABA SnF you have enabled connectivity to the FBI's Integrated Automated Fingerprint Identification System (IAFIS). The ABA SnF is capable of receiving ANSI NIST/FBI Electronic Biometric Transmission Specifications (EBTS) 8.0 compliant submissions for processing to the IAFIS. The ABA SnF interface provides an industry standard, open connectivity path for any system vendors that wish to connect and submit electronic fingerprint submissions through the ABA SnF.

To submit to the ABA SnF, the submission must be sent as a base64 MIME encoded email. The submission must also conform to the current EBTS Version 8.0 specifications and contain data in all mandatory fields. It is recommended that the selected livescan and cardscan vendor(s) be provided this interface specification **prior** to submitting electronic submissions.

System Connectivity:

A standard means of TCP/IP connectivity is required to connect to the ABA SnF system. The means of connectivity should be in accordance with your institution's standard practices. This requires one or more of the following scenarios to exist or be implemented:

- (a) A dial-up network that is available to both the ABA SnF and the submitting machine. CHAP authentication is used and it is recommended that 56kb modems be utilized to maximize submission throughput. Contact your institution's Network Administrator to verify and/or test the dial-up connectivity.
- (b) A CD containing your fingerprint files can be mailed to the ABA offices, and we can then upload the files to the ABA Snf.
- (c) A WAN connection to the ABA SnF is available using a VPN. ABA requires a LAN-to-LAN connection, using ABA's security policy (IKE 3DES, SHA-HMAC, DH Group 2, preshared key, IPSec 3 DES SHA-HMAC, no PFS) to connect from the submitting site. Contact your institution's Network Administrator to verify and/or test the connectivity.

System Protocol(s):

The ABA SnF requires that submitting system(s)/vendor(s) send fingerprint submissions using Simple Mail Transfer Protocol (SMTP). SMTP is a TCP/IP application that allows the transfer of mail from one system to another. The details of this protocol are defined in the following standards:

- 1) RFC 821 – Simple Mail Transfer Protocol (SMTP)
- 2) RFC 822 - Standard for the format of ARPA Internet text messages
- 3) RFC 1652 - SMTP Service extensions for 8-bit MIME transport
- 4) RFC 1521 - MIME Part One: Mechanisms for specifying and describing the format of Internet Message Bodies
- 5) RFC 1522 - MIME Part Two: Message header extensions for NON-ASCII Text

NOTE: The SMTP system must be compatible with the above RFC's.

The body of the SMTP message must be base-64, MIME encoded and single part.

NOTE: The data should NOT be sent in an attachment. The header of the message should include the following parameters:

Date:
From:
To:
Subject:
MIME-Version:
Content-type:
Content-Transfer-Encoding:

The field contents are defined as:

Date: The date and time of which the SMTP message was sent.

From: The mail address, in the form of [user@host.domain](#), which the message is from. Example of a mail address for the submitter device; [id_admin@altascan1.aba.com](#).

To: The mail address, in the form of [hostname@domain.name](#), which the message is being sent to. This will be either the test or live account on the ABA SnF. **All** test submissions should be addressed to [62sub_debug@altascansnf.aba.com](#).

Contact the ABA SnF administrator for connectivity and testing parameters prior to submitting. Live submissions will be addressed to [62sub_in@altascansnf.aba.com](#) Please do not submit to this e-mail address until you have been told to do so by your contact at the ABA.

Subject: This field contains the message subject. This field should always be set to “Electronic Ten Print Submissions”

MIME-Version: This field specifies the MIME version that the data was encoded with.

Content-Type: This field specifies the type of body contained in the mail message (application/octet-stream) and an additional attribute for the attachment name (name=efts.sub). The attachment name should be separated by a semi-colon and should always be efts.sub for all 10 print submissions to the ABA SnF.

Content-Transfer-Encoding: This field specifies the encoding algorithm that was used on the body of the message. This field should always be set to base64.

When sending a compliant SMTP message, the *typical* SMTP header will look like the following example:

```
Date: Wed May 10 14:25:16 2000
From: id_admin@altascan1.aba.com
Organization: ALTASCAN
To: 62sub_in@altascansnf.aba.com
Subject: AltaScan Electronic Ten Print Submissions
MIME-Version: 1.0
Content-type: application/octet-stream; name=efts.sub
Content-Transfer-Encoding: base64
```

Data Requirements:

All Electronic 10-print or “flats” submissions to the ABA SnF must be compliant with ANSI NIST/EBTS Version 8.0 standards. Compliant products can be identified by looking at the FBI’s homepage,

<http://www.fbi.gov/hq/cjisd/iafis/cert.htm>.

NOTE: Institutions who submit to the ABA must comply with the CJIS Concept of Operations for American Bankers’ Association Electronic Processing document, dated June 6, 2001. The minimum record set includes Type 1, 2 and 4 or 14 records for each submission. All EBTS mandatory fields must be sent.

A copy of the EBTS may be obtained at the following website: www.fbibiospeccs.org

In addition, the following EFTS fields should contain the provided data elements to meet the ABA’s requirements:

1.007 – DAI The Designation Agency Identifier (DAI) should contain the value “WVIAFIS0Z”. **NOTE:** There is a zero (0) before the Z.

