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# Fortifying the Digital Front Line: Bringing .Bank to the Forefront



## Now is the time to protect your community bank.

Community banks are under siege from sophisticated cyber threats, making a transition from standard .com domains to a secure .Bank top-level domain (TLD) a vital board-level directive. Traditional .com domains operate on an open registry. Anyone can buy a look-alike .com domain to launch phishing, spoofing, or ransomware attacks against your customers and employees. Conversely, the .Bank domain is an **exclusive, gated digital environment** restricted solely to verified financial institutions. For a community bank executive or president, presenting the migration to .Bank to the Board of Directors is no longer just an IT upgrade—it is a critical strategy for mitigating operational risk, protecting capital, and building undeniable consumer trust.

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## The Core Defenses: Security Mandates of .Bank

Unlike the .com space, where security features are optional, .Bank enforces non-negotiable security requirements governed by [fTLD Registry Services](#) and developed in partnership with the American Bankers Association (ABA). These technical controls eliminate the “singular bad clicks” that can cost financial institutions millions.

.BANK ENFORCED SECURITY CORE	
DNSSEC Cryptography	Stops unauthorized routing
Mandatory HTTPS & HSTS	Encrypts all web traffic
SPF, DKIM, & DMARC	Eliminates email spoofing
Verified-Only Registry	No look-alike domains

- **Domain Name System Security Extensions (DNSSEC):** Cryptographically signs DNS lookups to ensure traffic is never maliciously redirected to spoofed alternative websites.
- **Mandatory Transport Layer Security (TLS):** Enforces HTTPS utilizing TLS 1.2 or higher across all web servers via strict browser preload lists.
- **Comprehensive Email Authentication:** Mandates strict implementation of SPF, DKIM, and DMARC. This blocks bad actors from spoofing your bank’s identity, protecting both customers and third-party vendors from business email compromise (BEC).

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## **Data That Appeals to the Board: The Financial and Risk Case**

To secure Board approval, executives must frame the .Bank migration around quantifiable risk reduction and strategic marketplace differentiation.

### **Mitigating the Multi-Million Dollar Threat**

According to global cybersecurity benchmarks, the financial sector remains a premier target for costly cyber incidents. Ransomware and wire fraud frequently originate from basic domain spoofing. By moving to .Bank, the board is investing in an environment where bad actors cannot create look-alike domains to deceive stakeholders, employees, or customers.

### **Building Consumer Trust**

A [Cisco data privacy study](#) revealed that 84% of consumers worry about how their data is handled by technology. The .Bank domain acts as a visual seal of authenticity. Customers quickly learn to “look for the .Bank” to verify your institution’s legitimacy, giving your community bank a competitive edge over national institutions still clinging to legacy .com spaces.

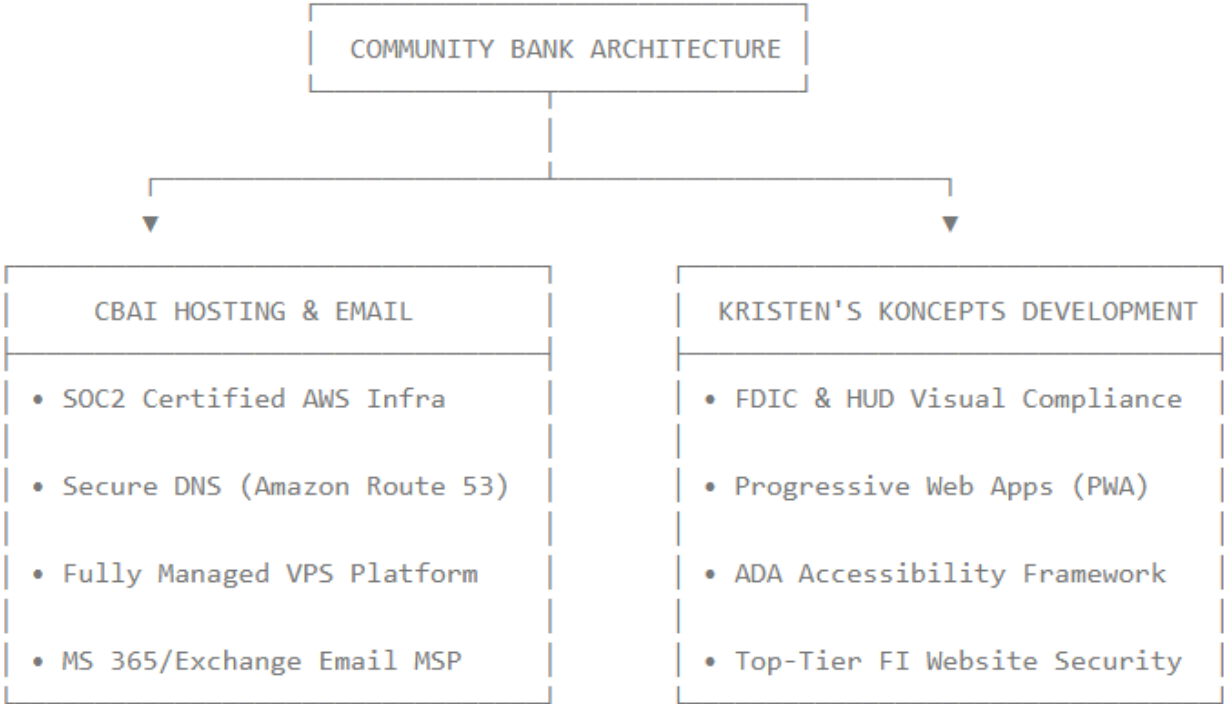
### **Streamlining Compliance Audits**

State and federal regulators demand robust security controls. A .Bank architecture provides continuous security monitoring and inherent compliance controls, drastically reducing the friction and expense associated with annual IT examinations.

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# Seamless Deployment: Compliant Infrastructure and Modern Design

Moving to a .Bank domain requires a specialized ecosystem. Community banks cannot rely on standard consumer web hosts. The migration must utilize verified partners capable of deploying fully compliant infrastructure.



## Infrastructure, DNS, and Email: The CBAI Program

Through the [Community Bankers Association of Illinois \(CBAI\) Web Hosting Program](#), banks can deploy dedicated, scalable, and affordable virtual private servers (VPS) backed by Amazon Web Services (AWS).

- **Certified Security:** The infrastructure is entirely SOC2 Certified and purpose-built to execute rigid .Bank mandates.
- **Resilient Infrastructure:** Includes Secure DNS utilizing Amazon Route 53 for redundant stability, alongside tightly managed PEM key access control to prevent privileged credential exploitation.

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- **Managed Email:** CBAI's infrastructure ensures that email routing fully satisfies mandatory .Bank DMARC/SPF parameters, eliminating identity spoofing at the root.
  - **Microsoft 365/Exchange Managed Service:** CBAI offers the same email managed services that you are used to getting from your current MSP, with improved customer communication times and streamlined, secured access controls.

### Front-End Modernization: Web Development by Kristen's Concepts

To match this backend strength with an elegant consumer experience, banks can leverage [Kristen's Concepts Bank Website Design & Development](#). This development partner bridges the gap between sophisticated aesthetics and regulatory compliance.

- **Regulatory-Ready Design:** Portals are explicitly built with financial institution-level security, incorporating full HTTP Strict Transport Security (HSTS) headers and compliant digital signage for FDIC and HUD disclosures.
- **CRA Compliance Built-In:** As a web application compliance expert, Kristen's Concepts will request the data and files from you to include in your website, for both state and nationally chartered banks, ensuring your compliance from Day 1 of the new site launch.
- **Accessibility and Hygiene:** Website maintenance tasks feature automated daily malware scans, system updates, and built-in audits for ADA accessibility compliance.
- **Strict Header Controls:** Kristen's Concepts utilizes strict header controls to further tighten the security on websites.
- **Innovative Engineering:** By building sites as Progressive Web Apps (PWA), Kristen's Concepts enables community banks to wrap desktop online banking into a downloadable, offline-capable mobile app layout. This provides a premium omni-channel customer experience without requiring a multi-million dollar custom app development budget.

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## Conclusion: .Bank is a Mandate for Executive Leadership

Switching to .Bank is a definitive statement that a community bank prioritizes data security and consumer trust above all else. By pairing the secure fTLD registry with CBAI's vetted hosting infrastructure and Kristen's Koncepts compliance-focused web designs, executive teams can present a turnkey, low-risk migration strategy to their Board of Directors. Secure your perimeter, validate your identity, and future-proof your institution by beginning the transition to .Bank today.

- Book a free consultation with **Craig Schwartz** at **fTLD** to start your .Bank journey:
  - [Schedule a Meeting with Us | Register.bank](#)
- Contact **Jenny Dial** at **CBAI** to discuss your hosting and MSP needs:
  - 217-553-7590
  - [jennyd@cbai.com](mailto:jennyd@cbai.com)
  - [CBAI Web Hosting Program](#)
- Contact **Kristen Rogers** at **Kristen's Koncepts** to discuss your web development, security, and maintenance needs:
  - 336-793-7574
  - [kristen@kristenskoncepts.com](mailto:kristen@kristenskoncepts.com)
  - [Kristens Koncepts: Web Development for Community Banks](#)