



E-Apps Glossary

Applicant – An entity (typically a financial institution) or individual that is submitting or has submitted a regulatory application to the Federal Reserve System. Used interchangeably with “Notificant.”

Application – One or more documents submitted to the Federal Reserve System that constitute a specific request for regulatory action. Used interchangeably with “Filing” and “Submission.”

CCC – Customer Contact Center. A help desk that provides support for the issuance and maintenance of Federal Reserve System digital certificates. The CCC will assist with the completion of certificate request forms, and handle certificate-related issues or questions. See also “Digital Certificate.”

Confirmation Number – The unique identification number assigned to a filing or pre-filing by E-Apps.

Deskew – A scanning software option that helps to ensure scanned items are correctly aligned on the page. See the “E-Apps Recommended Scanner Settings” for additional information.

Digital Certificate – A digital certificate is a type of electronic key or access component issued by the Federal Reserve System as a security measure to ensure that only authenticated filers are permitted to access E-Apps. It helps to ensure the security of personal and confidential information that is transmitted as part of the applications filing process. See also “CCC.”

Document Identifier I – A high-level document description (e.g., Application/Notice Form(s), Cover Letter, or Financial Statement) that is selected by the filer from a standard list during the modify filing or pre-filing process (if the pre-filing is being converted to a final filing). **Note:** Documents attached to an initial filing are automatically assigned a Document Identifier I of either “Filing” or “Pre-filing.” Also referred to as “Metadata.”

Document Identifier(s) II – A high-level document description (e.g., Publication, Business Plan, or Entire Public Portion of Submission) that is selected by the filer from a standard list during the initial filing process. **Note:** Documents attached to an initial filing are automatically assigned a Document Identifier I of either “Filing” or “Pre-filing.” Also referred to as “Metadata.”

DPI – Dots per Inch. A measurement of scanner resolution. More dots per inch provide better clarity and higher resolution, but also increase the size of the document scanned. Documents submitted via E-Apps cannot be larger than 50MB each. See the “E-Apps Recommended Scanner Settings” for additional information.

Filer – The person who submits an E-Apps filing on behalf of a financial institution, or the financial institution on whose behalf a filing is submitted.

Filing – One or more documents submitted to the Federal Reserve System that constitute a specific request for regulatory action. Used interchangeably with “Application” and “Submission.”

FOIA – Freedom of Information Act. The law allowing members of the public to request copies of “Records of the Board.” The FOIA establishes a general duty of disclosure and several exemptions from this disclosure obligation. Information regarding individuals and certain proprietary or nonpublic financial information regarding institutions may be subject to withholding under the FOIA exemptions in limited circumstances. For additional information, see the FOIA link in E-Apps.

Initial Filing – The initial process of submitting a document(s), thereby establishing an E-Apps filing.

Legal Name – The name of filing entity as established in its charter or other organizing documents.

Metadata – High-level document descriptions selected by the filer from a standard list during the filing process. Also referred to as “Document Identifiers.” Metadata also includes information such as the financial institution, Federal Reserve District, and filing status.

Misfile – Inappropriate or unsuitable documents attached to an E-Apps filing. For example, illegible items, documents not pertinent to the filing to which they are attached, and unintended submissions. Misfiled documents do not become part of the official record.

Mistaken Filing – A complete filing that is not appropriate for submission via E-Apps. For example, a filing intended for another regulator or an examination response. Mistaken filings do not become part of the official record.

Notificant – An entity (typically a financial institution) or individual that is submitting or has submitted a regulatory application to the Federal Reserve System. Used interchangeably with “Applicant.”

OCR – Optical Character Recognition. OCR is the recognition of printed or written text characters by a computer. E-Apps performs an OCR process on all documents submitted to facilitate Federal Reserve staff processing of Filings.

Official Record – The documents that comprise a valid regulatory filing.

PDF – Portable Document Format. A document file format that stores text and graphics, such as a signature, in a single document.

Pre-Filing – One or more documents submitted to the Federal Reserve System that satisfy early publication requirements, name check initiation, or other narrowly defined items allowed by regulation or Board policy to be submitted before a formal application is filed.

Resubmission – A revised or updated document that is submitted via E-Apps to replace a previously submitted document. Resubmissions may be required to replace misfiled documents or when information has changed since the original submission.

Submission – A filing or pre-filing and any associated document(s) that are uploaded to E-Apps during a single session. Used interchangeably with “Application” and “Filing.”