



E-Apps Frequently Asked Questions

General

Question: What is E-Apps?

Answer: E-Apps (Electronic Applications) is a nationally accessible web-based system that allows for the electronic submission of banking applications to the Federal Reserve System and facilitates the internal distribution of banking applications to relevant staff.

Question: Why should I use E-Apps?

Answer: E-Apps provides an efficient way for you to reduce the copying and transportation costs associated with submitting banking applications in hardcopy form.

Question: Who can use E-Apps?

Answer: Almost anyone who files banking applications with the Federal Reserve System! E-Apps can be used by financial institutions, law firms, and other consultants to submit filings.

Question: Who do I contact with questions regarding E-Apps?

Answer: E-Apps experts have been designated in each District to help you understand the system and how to use it. You also may contact your local Reserve Bank Applications manager or analyst for more information.

Question: Who is my local E-Apps Expert?

Answer:

| District | E-Apps Expert | Phone Number |
|---------------|------------------|----------------|
| Boston | Laura Calderwood | (617) 973-4210 |
| New York | Crystall McCune | (212) 720-2110 |
| Philadelphia | Judy Lynn | (215) 574-3716 |
| Cleveland | Jim Terlop | (216) 579-2197 |
| Richmond | Wayne Cox | (804) 697-8219 |
| Atlanta | Julie Mizell | (404) 498-7299 |
| Chicago | Lisa Smith | (515) 241-1477 |
| St. Louis | Paul Lippold | (314) 444-8643 |
| Minneapolis | Julie Randall | (612) 204-5202 |
| Kansas City | Sally Payne | (816) 881-6826 |
| Dallas | Robert Amsler | (214) 922-6087 |
| San Francisco | Tania Luhde | (415) 974-3229 |

Question: Where can I find, use, and learn more about E-Apps?



E-Apps Frequently Asked Questions

Answer: Information about E-Apps is available on the Board of Governors website at: www.federalreserve.gov/bankinfo/eapps.htm

Question: **Are processing timeframes any different for a filing submitted in electronic form versus in hardcopy form?**

Answer: No, there is no difference. Using E-Apps may produce efficiencies in delivering documents to the FRS, but electronic filing does not affect the time required for the FRS to take action once a filing has been received.

Question: **I would prefer not to file in electronic form. Do filings submitted by other organizations get more favorable treatment because they were filed electronically?**

Answer: No, there is no difference. The FRS will continue to process hardcopy filings for the foreseeable future.

Certificates

Question: **Is the application filing process secure?**

Answer: Yes. The process for submitting applications over the Internet has been carefully designed to ensure the confidentiality of the data and authenticity of the filer. A key component of the security is the issuance of a digital certificate to each individual who is authorized to submit filings on behalf of your organization. This will ensure that only authorized users can access the system.

Question: **What is a digital certificate?**

Answer: A digital certificate is 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. Your certificate will reside on your computer, and you will be the only person who can use it. You will receive only one certificate, regardless of the number of institutions on behalf of which you are authorized to act. Your organization can request digital certificates for as many filers as needed.

Question: **Why do I need a digital certificate?**

Answer: A digital certificate validates your authority to use E-Apps and helps to ensure the security of personal and confidential information that is transmitted as part of the applications filing process.

Question: **How do I obtain a digital certificate?**

Answer: To obtain a digital certificate you must be authorized to file applications on behalf of an institution. You must receive a separate authorization for each institution on behalf of which you will file applications. Additional information about the process for obtaining a certificate is provided on the Board of Governors website at: www.federalreserve.gov/bankinfo/eapps.htm. If you have questions or need assistance with your certificate, you also can call the Customer Contact Center at the numbers listed in the certificate request forms and instructions.



E-Apps Frequently Asked Questions

Question: There are several staff members at my institution/firm that contribute to the filings we submit. Do they all have to receive authorization to submit filings and documents?

Answer: Yes. Each person who will use E-Apps must receive a certificate. However, a person who has been issued a certificate may submit documents prepared by other staff members at their institution.

Technical

Question: What are the technical requirements for using E-Apps?

Answer: E-Apps is designed to work with Microsoft® Internet Explorer® and will operate most efficiently with a broadband internet connection.

Question: Is technical support available for E-Apps?

Answer: Yes. If you encounter problems while using E-Apps, please contact your local E-Apps expert. Your local expert will work with you and technical staff to resolve the problem.

Usage

Question: Am I required to use E-Apps to submit a banking application?

Answer: No. Although the use of E-Apps is encouraged, banking applications will still be accepted in hardcopy form together with the appropriate number of copies.

Question: Can I file regulatory reporting forms, such as the FR Y-9SP, using E-Apps?

Answer: No. E-Apps is only intended for the submission of banking applications and notices related to bank holding company mergers, acquisitions, and non-banking activities; state member bank mergers and branch expansion; and international banking applications.

Question: What types of filings can be made using E-Apps?

Answer: Most filings can be submitted via E-Apps including applications, notices, waiver requests, and regulatory relief requests. A complete list of filing types that may be submitted via E-Apps is available on the Board of Governors website at: www.federalreserve.gov/bankinforeg/eapps.htm.

Question: Will fillable forms be available to help me file?

Answer: Not initially, but fillable forms will be investigated as a possible enhancement to the system. Forms in PDF format are available for download at: www.federalreserve.gov/bankinforeg/eapps.htm.

Question: What file format should I use to submit my application documents using E-Apps?

Answer: The preferred formats for submitting filing documents are Microsoft Word (.doc), Excel® (.xls), or Adobe Acrobat® (.pdf). Please note that documents requiring a signature must first be signed and then scanned into the system. Individual documents cannot exceed 50MB in size.

Question: **Specifically, what documents must be scanned?**

Answer: Any page requiring a signature must be scanned into the E-Apps system. This includes, but is not limited to: cover forms, personal biographical and financial reports, and final executed commitments. Other documents may be submitted in their native format. Additional information is available at: www.federalreserve.gov/bankinforeg/eapps.htm.

Question: **What scanner settings should I use?**

Answer: You should submit black and white images only. Color and gray scale images are extremely large (i.e., require lots of megabytes) and may be difficult to process. Scanners should be set at 300 DPI resolution, with the 'deskew' option enabled. The preferred output format is PDF. The defaults for the other scanner settings are usually acceptable.

Question: **What if there is a virus in one of my files?**

Answer: E-Apps scans all documents before they are uploaded to Federal Reserve System servers. If a document is contaminated, it will not be accepted and you will get an error message.

Question: **What should I name my files?**

Answer: You may name your files whatever you wish; however, we recommend using names that will be meaningful to the Applications analyst who will be processing your filing. For example: Biographical Form Tom Jones, Financial Projections ABC Bank, Shareholder List XYZ Corp, or Annual Report 2007.

Question: **Can I start an application today, save my progress, and finish the application tomorrow?**

Answer: No. Applications must be completed and submitted in one session. For security reasons, E-Apps will time out after 10 minutes of inactivity. Therefore, please have all of your information and documentation finalized and handy before beginning the filing process.

Question: **What if I make a mistake while filing a banking application?**

Answer: Your local expert will notify you of any issues with a submitted filing, and you may be required to submit additional or revised information.

Question: **Can I submit applications 24 hours a day?**

Answer: Yes, except on Sundays from 12 a.m. until 1 p.m. CT. Filings received after 3 p.m. of the designated Federal Reserve Bank's local time zone will be deemed to be filed on the next business day.

Question: **How do I know that my filing was submitted?**



E-Apps Frequently Asked Questions

Answer: You will receive both e-mail and on-screen confirmation that your application has been submitted. If you are filing on behalf of an institution, authorized officials of the institution on behalf of which you are filing also will receive e-mail confirmation that the filing has been submitted.

Question: Is support available to help me use E-Apps?

Answer: Yes. An E-Apps expert is located in each Federal Reserve District to assist filers with the submission and processing of applications within that District – please see the listing above. Experts will be available during local business hours.

Question: I often represent notificants in Change in Bank Control Act (CIBCA) filings. Why can't CIBCA notices be submitted electronically?

Answer: CIBCA filings may not be submitted electronically at this time due to the current security rules for issuing Federal Reserve System digital certificates. The FRS is investigating the possibility of adding this capability in the future.

Question: I usually use a consultant or representative to submit filings, but sometimes I wish to submit filings or add documents myself. Do I have to choose whether the representative files for me or can we both file and submit documents?

Answer: Both you and your consultant or agent can submit filings or add documents to existing filings, as long as you each have a digital certificate.

Question: I frequently travel on business and take my laptop with me. Will I be able to submit filings and documents while I am away from my office?

Answer: If the laptop you take with you has your E-Apps digital certificate on it, you should be able to submit filings anywhere that you have Internet access. You may wish to consult with your IT staff about your institution's security and connectivity policies before doing so. In addition, we suggest that you test the connection prior to starting the submission process.

"E-Apps" and the E-Apps logo are registered trademarks of the Federal Reserve Banks.

"Microsoft," "Internet Explorer," and "Excel" are registered trademarks of Microsoft Corporation.

"Adobe Acrobat" is a registered trademark of Adobe Systems Incorporated.