



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

WASHINGTON, D.C. 20551

DIVISION OF SUPERVISION
AND REGULATION
DIVISION OF CONSUMER AND
COMMUNITY AFFAIRS

SR 22-9

CA 22-8

October 6, 2022

**TO THE OFFICER IN CHARGE OF SUPERVISION
AT EACH FEDERAL RESERVE BANK**

**SUBJECT: FedEZFile™ and FedEZFile Fluent™ to be Released for Filing Applications
with the Federal Reserve**

Applicability: This letter applies to all Federal Reserve-supervised institutions, including those with \$10 billion or less in total consolidated assets.

The purpose of this letter is to inform financial institutions, their authorized representatives, and other key stakeholders that the Federal Reserve will release FedEZFile and FedEZFile Fluent on October 17, 2022, replacing the Electronic Applications System (E-Apps), which previously facilitated the Federal Reserve's application filing process. FedEZFile is designed to provide an intuitive and transparent filing experience, while minimizing paper applications and communications. FedEZFile Fluent is the companion learning resource to FedEZFile, which provides written and video guidance on how to register, access, and use FedEZFile. The Federal Reserve is also issuing answers to frequently asked questions related to FedEZFile and the transition from E-Apps, included as an attachment to this letter.

FedEZFile is a cloud-based platform utilizing Login.gov, a secure sign-in service run by the federal government, which allows individuals to use a single username and password to access participating government agency websites. FedEZFile will be accessible via PC, tablet, or smartphone and will offer a variety of features enhancing the user experience, including real-time status tracking, personalized dashboards, two-way messaging, and digitally signed documents. With an authorized account, users can upload and access relevant documents, view and download Federal Reserve-generated documents, and identify Federal Reserve staff assigned to the filing. FedEZFile is supported by a dedicated technology team with extended business hours. Contact information for technology support staff will be readily available in FedEZFile, in FedEZFile Fluent, and on the Federal Reserve Board's public website.

FedEZFile Fluent will be accessible through the Board’s website. It contains video tutorials and quick reference guides, which provide step-by-step instructions on how to register for FedEZFile, submit an application, and access filing information on the dashboard. FedEZFile Fluent does not require registration to access.

Beginning October 17, 2022, users will be able to register for FedEZFile and access FedEZFile Fluent. Upon FedEZFile going live, users will no longer be able to access E-Apps. All pending applications filed prior to October 17, 2022, will be transferred to FedEZFile for continued processing.

Prospective filers are encouraged to contact the Applications Department of the appropriate Reserve Bank to discuss their proposal prior to submission.¹ During this transition, Reserve Bank staff are available to answer questions regarding FedEZFile access, registration, and the filing process.

Reserve Banks are asked to distribute this letter to the supervised organizations in their districts and to appropriate supervisory staff.

Questions regarding this SR letter/CA letter may be submitted via the Board’s public website.² In addition, prospective filers may send questions to SYSEZFileSupport@dal.frb.org or contact the technology support staff at 1-833-656-4644.

Michael S. Gibson
Director
Division of Supervision
and Regulation

Nicole Bynum
Deputy Director
Division of Consumer and
Community Affairs

Attachment:

- *Answers to Frequently Asked Questions on FedEZFile™*

Cross Reference:

- SR letter 03-16, “Application Filing Information Web Page”

¹ More information regarding the applications process and various types of filings is available on the Board’s website: <https://www.federalreserve.gov/supervisionreg/afi/filings.htm>.

² See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.

Answers to Frequently Asked Questions on FedEZFile™

Effective October 6, 2022

This document contains answers to frequently asked questions about FedEZFile, and the transition from E-Apps. Reserve Bank staff are available to answer questions regarding FedEZFile access, registration, and the filing process. In addition, prospective filers may submit questions to SYSEZFileSupport@dal.frb.org¹ or contact the technology support staff at 1-833-656-4644.

Account registration and verification

1. How long does it take to register for FedEZFile? What information will I need?

Registration takes less than 10 minutes. You will need to register through a system that utilizes Login.gov. The link for registration will be available in FedEZFile Fluent.

All filers will need to provide their name, address, city, state, zip code, and phone number. Law firms and financial institution filers will need to provide a business email address; individual filers will need to provide a personal email address. Login.gov will then automatically redirect you to the FedEZFile site where you will complete your registration by specifying the associated business entity and providing the reason for registering.

2. FedEZFile requires me to establish a Login.gov account. What is that, and is it necessary to have a Login.gov account in order to use the FedEZFile system? What information do I need to provide to register on Login.gov?

Login.gov is a secure sign in service created by the U.S. Government and used by the public to sign in to participating government agencies. Login.gov provides a single portal through which users will be able to access FedEZFile and other Federal Reserve System Cloud tools for which they have been authorized. You will need to provide your name, street address, city, state, zip code, email address, and phone number in order to register with Login.gov.

3. I have a personal Login.gov account under my personal email. Do I need to create a new Login.gov account with my work email? Can I just add my work email to my current Login.gov account?

In order to ensure complete access to the filings that you submit, you will need to create a separate Login.gov profile that uses your business email address for institutional filers and your personal email address for individual filers.

4. Can I register for Login.gov if I use my personal email address for work?

Yes. For institutional users, register under the email address you use for work, even if this address is used for more than one purpose.

5. How will my FedEZFile account be verified?

¹ See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.

During registration, you will indicate which Reserve Bank you expect will typically process your filings. This is the Reserve Bank that will process your registration. Once approved, you may submit filings to any Reserve Bank. Reserve Bank staff will use online resources and, where applicable, prior knowledge to approve users. If Reserve Bank staff need to confirm any user information, including details of expected filings, they will contact you using the information you provide.

6. What are the reasons that my registration for a FedEZFile account might not be approved?

Access to FedEZFile is limited to institutions and individuals who intend to file an application or determination with the Federal Reserve System or to file information related to such application or determination. The Reserve Bank will reject requests that are inconsistent with this purpose.

7. I would like to submit a comment on an application filed with the Federal Reserve. Do I need to register for and use the FedEZFile system for this purpose?

No. Commenters should follow the instructions for submitting comments included in the Federal Register notice or newspaper notice relating to the filing, also listed on the Board's website at [Federal Reserve Release H.2A - Addresses for comments and information requests](#).

Transition from E-Apps

8. I'm already registered for E-Apps. Do I need to register for FedEZFile separately?

Yes. Your E-Apps login information will not work in FedEZFile and will not be transferred to FedEZFile. FedEZFile uses Login.gov as part of its registration process, so you will need to register with Login.gov, which will then redirect you to the FedEZFile registration site.

9. I filed an application using E-Apps, and the application is pending. Will the transition to FedEZFile delay the processing of my application?

No, the filing will be processed on the same timeline used for E-Apps.

10. I filed an application using E-Apps, and the application is pending. When FedEZFile goes live, do I need to have a FedEZFile account to continue submitting information for that application, or can I continue using E-Apps?

At the close of business on October 14, 2022, filers will no longer be able to use E-Apps to submit information on a pending application. If you attempt to use E-Apps after that time, you will receive an error message.

During the period in which E-Apps is no longer accessible and before FedEZFile goes live on October 17, 2022, if you wish to submit information in connection with a pending application, you may email it to the Reserve Bank analyst assigned to the matter. The

Reserve Bank analyst will be glad to assist you in getting the information included in the application record.

Once FedEZFile is live, your application will be in that system, and you will need to have a FedEZFile account to submit documents through FedEZFile.

You can contact the Reserve Bank with which you filed for assistance with any part of this process.

11. After I register for FedEZFile, how will I find my pending application in the new system?

From your landing page, you'll view your filings and can use the search bar if necessary. You can search many terms in FedEZFile, including the name of the filer and description of the proposal. In addition, FedEZFile includes filters to help narrow your search results. FedEZFile Fluent will include additional details on how to use the system.

12. What is the Fed doing to make sure the transition goes smoothly? What should I do if I encounter problems or have questions?

Our development partners have engaged in extensive testing, and FedEZFile's cloud base allows us to easily adjust capacity.

If filers have technical issues, they can contact the FedEZFile Assistance team, and if they have policy or filing questions, they can contact the Reserve Bank with whom they will file. Contact information for the FedEZFile Assistance team and the Reserve Banks will be available through FedEZFile Fluent and the Board's website.

13. If I've uploaded documents into E-Apps, will I need to upload them again into FedEZFile?

No. For active filings, all documents received through October 14, 2022, will be migrated to FedEZFile. No action is required on your part.

Security/Use of System

14. How do you protect my personal and business information from being lost or stolen?

The Federal Reserve System uses various information security processes to protect your information. Access to FedEZFile is restricted to authorized FRS staff who require access for official business purposes. Users are classified into different roles and common access and usage rights are established for each role. Periodic audits and reviews are conducted to determine whether users still require access and have the appropriate roles.

15. What devices can I use to access FedEZFile? Are there any differences in functionality depending on the device I use?

The functionality and visibility of FedEZFile are optimized for computer and tablet, but you can use your smartphone to perform most tasks like filing, viewing documents, and messaging. However, search and filtering functionality may be limited on your smartphone.