BANKER ENGAGEMENT SITE

User Guide

DIVISION OF DEPOSITOR AND CONSUMER PROTECTION

Banker Engagement Site (BES) Support

Contact Information

If you are experiencing issues connecting to the FDICconnect website while accessing BES, please contact:

- Email: FDICconnect@fdic.gov
- Phone: 877-275-3342, Option 4

If you are experiencing issues within BES, please contact:

- Email: servicedesk@fdic.gov
- Phone: 877-334-2999, Option 1

FDIC Training Team

January 30, 2026

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Introduction

The Banker Engagement Site (BES) is a secure portal for FDIC-insured institutions to exchange pre-examination planning information, documentation, and notifications with Division of Depositor and Consumer Protection examination team (FDIC or examination team). In addition, ad hoc materials can be exchanged between the bank and the FDIC during or outside an examination activity. BES replaces FDIC*connect* - Examination File Exchange (EFX), as the primary tool for pre-examination planning (PEP) for consumer compliance and Community Reinvestment Act activities. This user guide describes BES features and functionality available to BES users at a financial institution.

Notes:

- *The screenshots used in this guide are from a testing environment and are representative of the BES production environment.*
- *Division of Risk Management and Supervision (RMS) activities will continue to use EFX.*
- *Hyperlinks in this guide will navigate users to other sections within this User Guide or to other available resources.*

BES Application Roles and Permissions

BES users are assigned one of the following roles: Administrator or Contributor. The table below summarizes the permissions available to each role.

BES Roles	**Permissions**
BES Administrator	• Manage BES Contributor permissions • All available functions in this document • Enter BES election* **Note: Bank Contributors do not have permission to enter or edit the BES election for any PEP component (PEQ, CIDR, or TTR)*

BES Contributor	• Functions in this document vary, based on permissions granted by the BES Administrator:
	  • Information Package Letter
	    ▪ Download Documents
	  • Pre-Exam Questionnaire (PEQ)
	    ▪ Respond to Questions
	    ▪ Submit Final Version
	    ▪ Download Documents
	  • Compliance Information and Document Request (CIDR)
	    ▪ Respond to Questions and Upload Documents
	    ▪ Submit Final Version
	    ▪ Download Documents
	  • Transactional Testing Request (TTR)
	    ▪ Respond to Questions and Upload Documents
	    ▪ Submit Final Version
	    ▪ Download Documents
	  • Ad Hoc Documents
	    ▪ Upload Documents
	    ▪ Download Documents

FDIC Staff Roles

FDIC Staff Role	Description
Exam Team	▪ Includes Examiner-in-Charge (EIC), Acting EIC (AEIC) and exam team members; ▪ Communicates with the Bank through BES during the examination process.
Field Supervisor Supervisory Examiner (Field Management)	▪ Oversees the exam activity process and works with the exam team during the process; ▪ Ongoing supervision and oversight of the institution.
FDIC Staff	▪ All FDIC users that have access to the bank's record or activity.

BES Home Page

Upon successful login through FDICconnect, users are brought to the Home page tab, which is the landing page for all BES users. This tab displays records applicable to the logged-in user's institution and includes Unread Notifications, On-Going Activities, Announcements and People.

Figure 1. BES Home Page

1. **FDIC Privacy Act and Protecting Data Statements**: BES is a government system. The Privacy Act and Protecting Data statements display across all tabs and can be collapsed by clicking on the corresponding caret (⌄) link.

2. **Unread Notifications:** This card displays unread notices. Click within each notification card to view recipients, notification content, and the option to mark the item read. To navigate to the Notifications module, click **View Notifications**.

3. **My On-Going Activities:** This card displays any current examination activities for the institution(s) that are associated with the user. It also displays the milestone banner and activity timelines for each listed compliance activity, including applicable PEP components along with applicable statuses and dates. Click the View Exams activity card to navigate to the Summary tab for the associated activity.
   Note: Exam sessions are no longer available once the report is issued to the institution.

4. **Current Announcements**: BES announcements are posted in this section. Navigate to the Announcements page tab for additional details and historical announcements.

5. **My Institution's People**: This section details all BES users for the selected institution. If the user is associated with multiple institutions, an Institution drop-down displays. Select a desired value in the list to view the users for the selected institution.

People Page Tab

The People page tab is used to view BES user information and to manage permissions. It can be accessed from the page tab menu at the top.

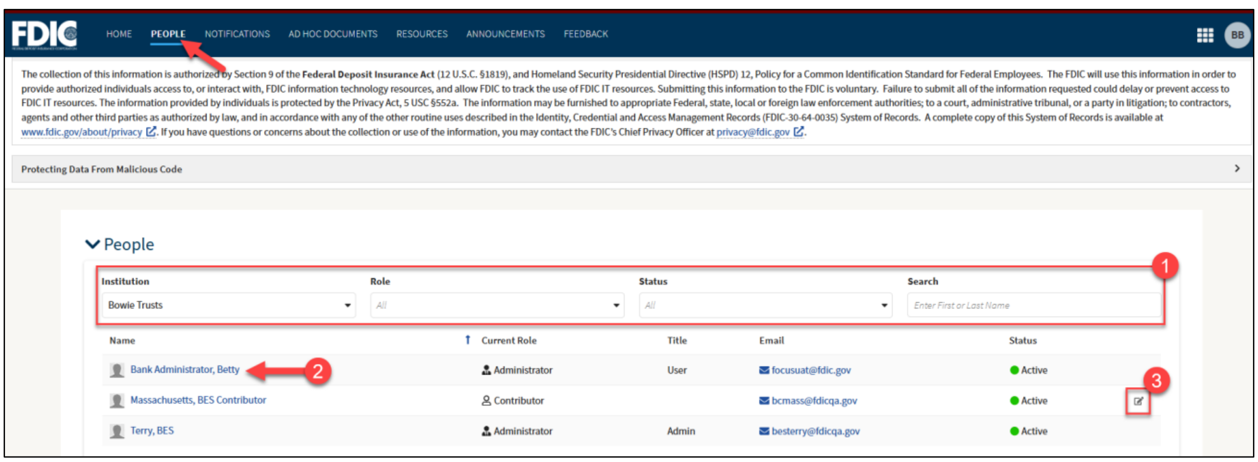


Figure 2. People Page Tab

1. **Filters and Search**: The user list can be filtered by Institution, Role or Status. A search option is also available to locate the applicable record(s) by First or Last Name.

2. **Name**: Click the link in the Name column to navigate to the Summary tab to view the selected user record.

3. **Manage Permissions**: Bank Administrators manage user permissions. Click the Edit icon ( ) to display the Manage Permissions overlay.

Summary Tab - User Profile

After navigating to the user record, the Site displays the Summary tab with detailed user information, including contact information and the status of the account. If a user is associated with multiple financial institutions, that information is also shown.

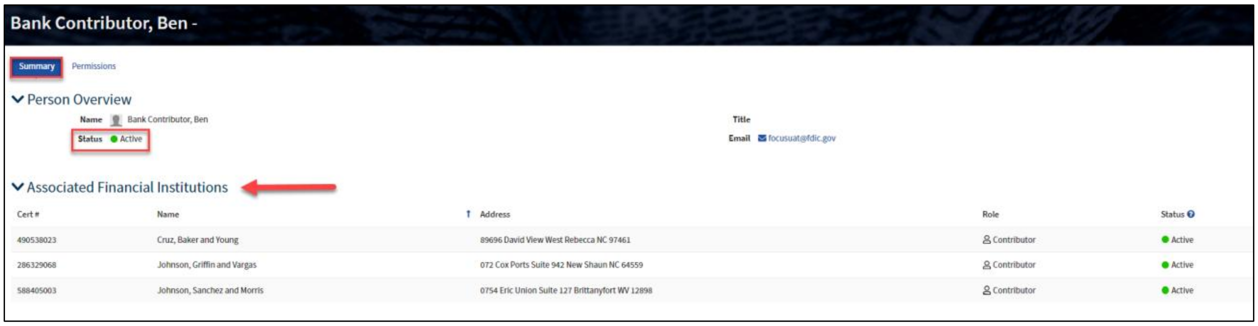


Figure 3. User Profile – Summary

Permissions Tab

The Permissions tab is viewable by Bank users and displays permissions granted to each user at an institution. If a Bank Contributor is associated to more than one financial institution, BES maintains a separate set of permissions for each institution.

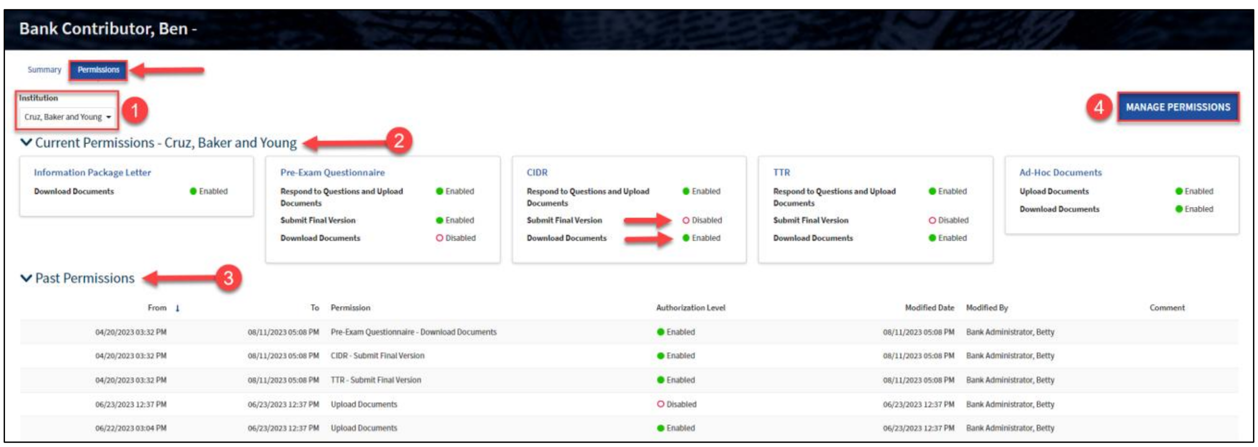


Figure 4. User Profile – Permissions

1. **Institution**: The name of the institution displays.
   Note: If the user is associated with mulitple institutions, the Institution drop-down is enabled and contains applicable institutions to select.

2. **Current Permissions**: This section lists Bank Contributor permissions and configured values. An 'Enabled' status next to a particular permission indicates the user has the ability to perform the corresponding action. If a 'Disabled' status displays, the user does not have the ability to perform that action.

3. **Past Permissions**: The system records all changes to a user's permissions and displays them in this section along with date/time/modified by information.

4. **Manage Permissions**: This button only displays for Bank Administrators when they are viewing the user profile for a Bank Coordinator. Click the button to update user permissions.

Function: Manage User Permissions (Bank Administrator)

From the People page tab or the user record Permissions tab, click Manage Permissions to display the Manage Permissions overlay. Here, select 'enable' or 'disable' to adjust permissions, and optionally enter comments.

For managing user permissions, refer to the BES Access Management Job Aid.

IMPORTANT: By default, new Bank Contributors have all permissions disabled (i.e. activated in BES as read-only users). Designated Bank Administrators must enable permissions for new Bank Coordinators to give them the ability to perform any relevant actions.

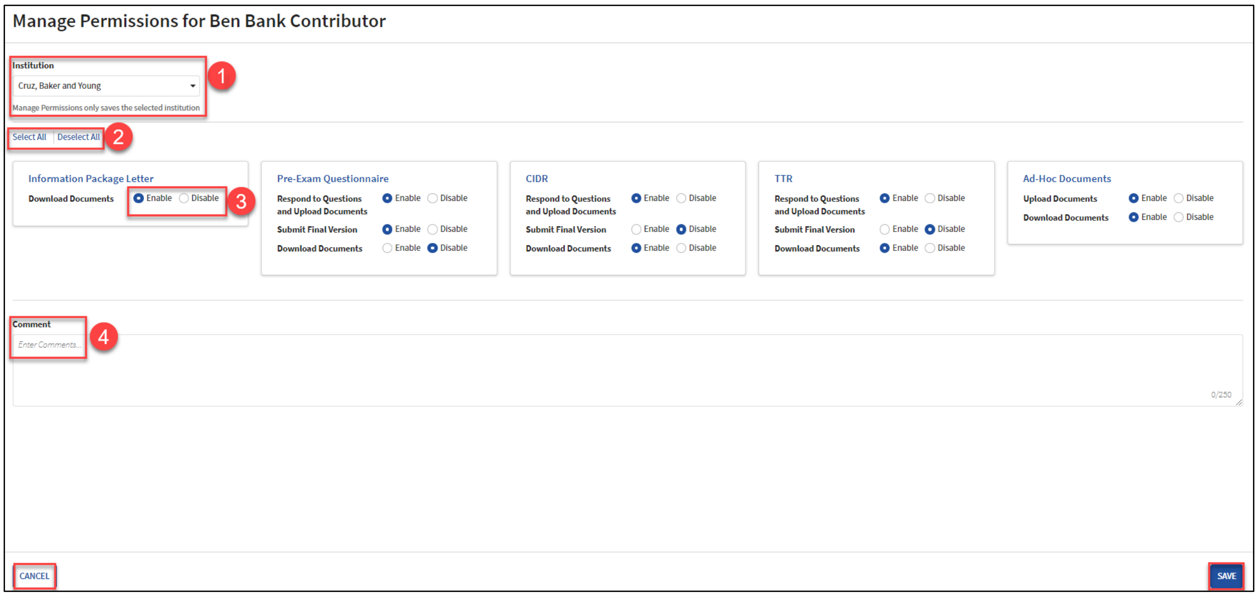


Figure 5. Manage Permissions Overlay

1. **Institution**: Permissions are configured at the institution level. If a user record is associated with multiple institutions, select a desired value in the Institution drop-down to view the applicable set of permissions.
2. **Select All/Deselect All**: Select either link to enable or disable all permissions with one click.
3. **Enable/Disable**: Use the corresponding radio buttons to set individual permissions.
4. **Comments**: Enter comments as applicable.

Click **Save** in the bottom right to retain the updates or click **Cancel** to exit without saving and to close the overlay. The Permissions tab displays updated information, including an audit trail in the Past Permissions grid.

Summary Tab - Exam Activity

The activity Summary tab is the entry point for bank personnel to work with the examination team on an examination activity. To access, select the Home page tab and click anywhere on the View Exam Activity card in the My Ongoing Activities section.

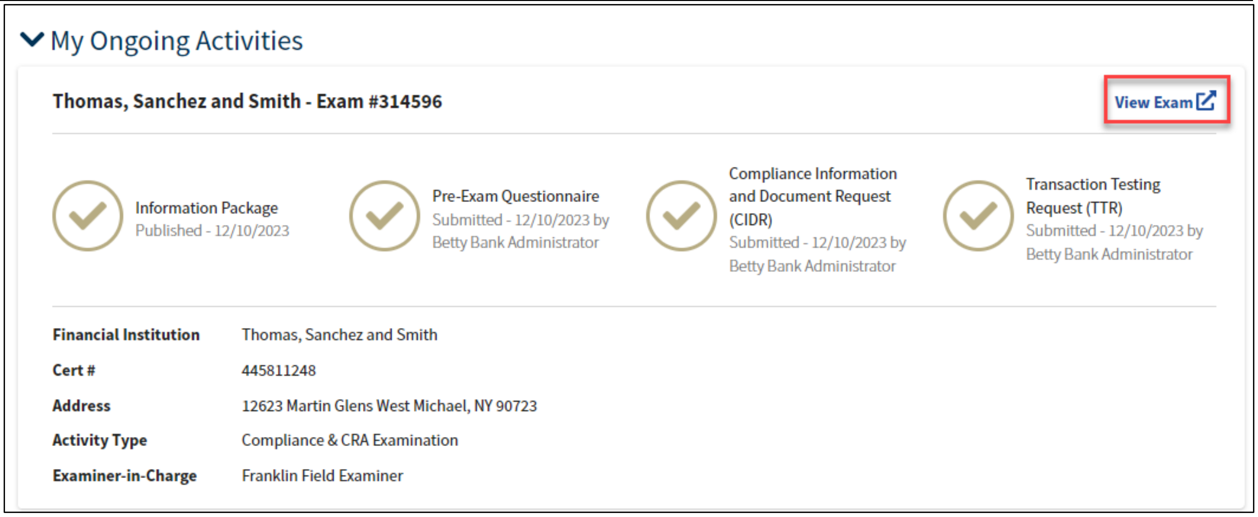


Figure 6. View Exam Activity Card

The Summary tab displays activity details including a timeline, availability and status of requested documentation, in addition to bank and examination team members.

Note: The corresponding activity tabs will not display until the component is published.

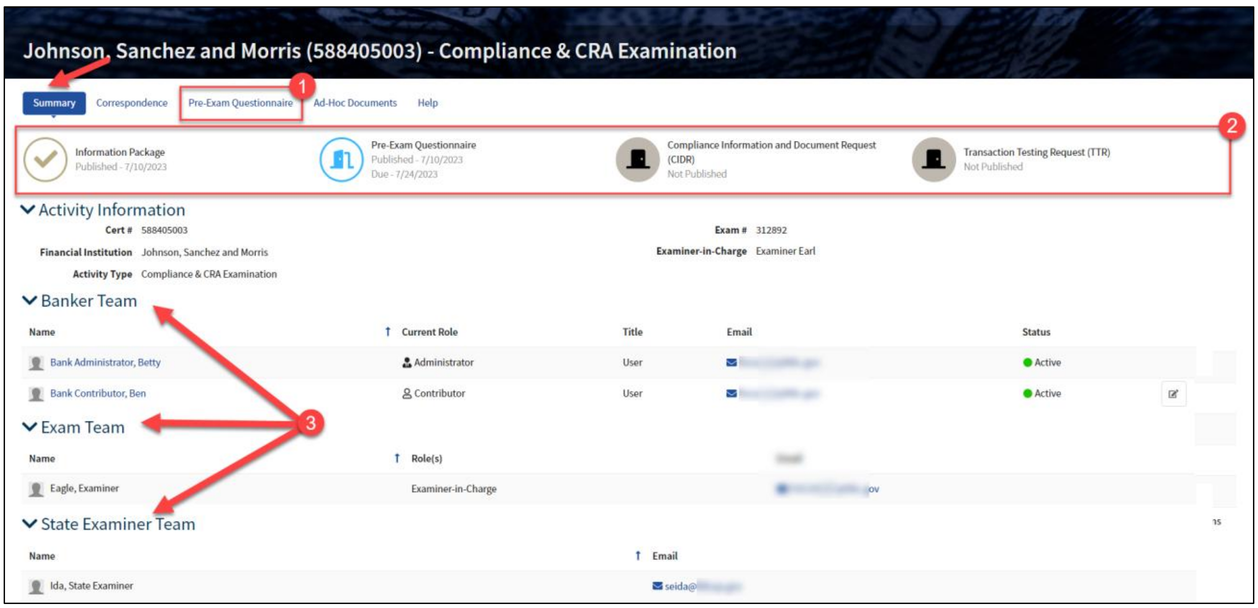


Figure 7. Exam Activity – Summary Tab

1. **Exam Activity Tabs**: Tabs displayed are dependent on where users are in the PEP process; whether a document has been published or made available to the bank by the exam team.
2. **BES PEP Timeline**: This section provides a graphical overview of the applicable examination (PEP) components along with the relevant status, date, and completed by information, if applicable.
   a.  - A gold checkmark indicates that an item has been completed, either ‘Submitted’ or ‘Published’ and no further action is required.

b.  - An open blue door indicates that an item has been 'Published' and there is a pending due date. Published indicates the component is available to the BES users.

c.  - A closed black door indicates that an item has not been 'Published' by the FDIC.

3. **Applicable Personnel**: Members of the Banker, Exam and, if applicable, State Examiner teams along with their contact information are listed.

Correspondence Tab

The Correspondence tab contains notifications and documents published for the institution by the exam team during the PEP process. Documents displayed here include the Information Package (IP) Letter and the Entry Letter.

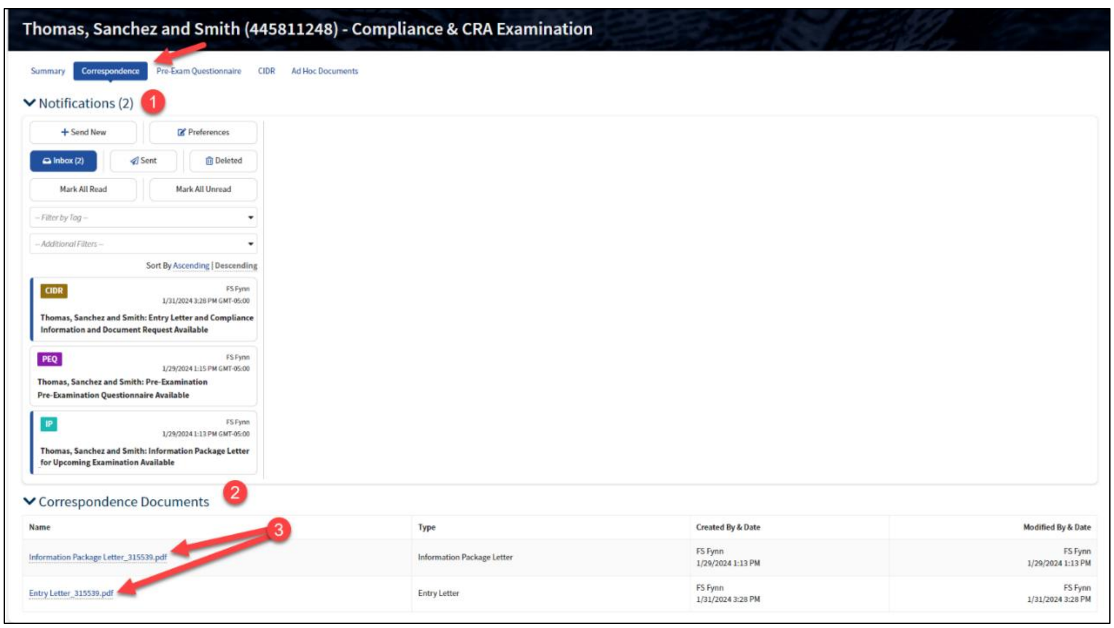


Figure 8. Correspondence Tab

1. **[Notifications](#)**: Click the caret (⌄) next to the heading to expand the section and view the notifications inbox (see additional details in Notifications section). The count of unread notifications displays in parenthesis. Note that the notifications here pertain to the specific exam activity only.

2. **Correspondence Documents**: This section contains all documents made available as part of the correspondence process between the institution and the examination team.

   Note: If updates are required to the Information Package Letter after it has been published, the regenerated and republished document will appear in the Ad Hoc Documents tab in BES at the examination level.

3. **Published Documents**: If the IP Letter or Entry Letter is published, and the user has permission to download the documents, the Site displays the enabled link in the Name column. Click the available link(s) to download and view the documents.

   Note: When the IP Letter is published by the exam team, the system generates applicable notifications and emails to BES users.

Pre-Exam Questionnaire Tab

The Pre-Exam Questionnaire (PEQ) tab displays once the examination team publishes the questionnaire to the Site. This tab facilitates the exchange of information pertaining to the PEQ and is the tab that BES users must complete. The BES users can collaborate on the responses to the PEQ.

Note: FDIC staff cannot view bank answers until the PEQ is submitted by the bank.

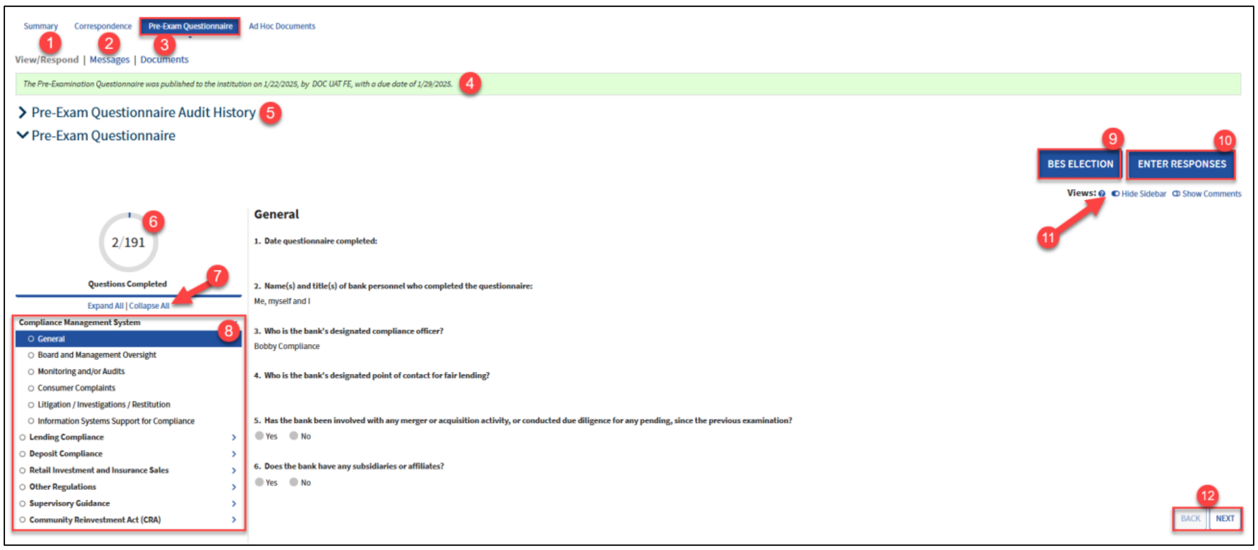


Figure 9. PEQ Tab

1. **View/Respond:** The default tab when entering this tab allows users to view items and enter responses, and if you are a BES Administrator, to view, select, or change the BES Election for the institution.
2. **Messages**: Select this tab to view any messages entered by bank staff or the exam team, and to add a new message.
3. **Documents**: The section contains links to any existing PEQ documents. The files in this section automatically generate and are downloadable by users with the applicable permission. If enabled, click the link to download the desired document.
4. **Banner Message**: Displays information about the publishing of the document and due date.
5. **Audit History**: Click the caret (>) to expand the section and view the Audit History grid with corresponding historical entries for the questionnaire.
6. **Questions Completed**: The graphic displays the number of both answered and total questions.
7. **Expand All/Collapse All**: Click the links to expand and collapse the PEQ sections listed in the navigation menu.

8. **Navigation Menu**: Expand and click the desired section to display the corresponding questions and responses, if any, in the read-only section on the right.

   Note: Green checkmarks next to each heading indicate completed sections. White circles indicate incomplete sections.

9. **BES Election**: This option only displays for BES Administrators and is available to change the election until the report is submitted for review.

10. **Enter Responses**: This option displays for users with applicable permissions once the BES Election is made. Click the button to enter responses to the PEQ.

11. **Toggle Views**: To hide the navigation menu on the left select **Hide Sidebar**, or if the sidebar is hidden, click the link now displaying 'Show Sidebar' to view the navigation menu.

12. **Navigation Options**: Click **Next**, or if enabled **Back,** to navigate between the sections.

Function: Enter BES PEQ Election

Once the examination team publishes the PEQ, authorized users must indicate if the institution will complete PEQ within BES.

Notes:

- *Only BES Administrators will see this* ***BES Election*** *button and are able to take the initial action or make a change to the election.*
- *The BES Election button will appear for each questionnaire (PEQ, CIDR, TTR). The Election is required before the* ***Enter Responses*** *button will display.*

To enter the BES election, navigate to the Pre-Exam Questionnaire tab, and click **BES Election** to display the BES Election overlay.

Figure 10. PEQ BES Election

In the overlay, indicate whether the institution will complete the component in the system (i.e. opt in) or will work with the exam team outside of BES to complete the component (i.e. opt out). Enter a description and click **Submit** to save the selection, close the overlay, and display the applicable PEP tab. To exit the overlay without making a selection, click **Cancel**.

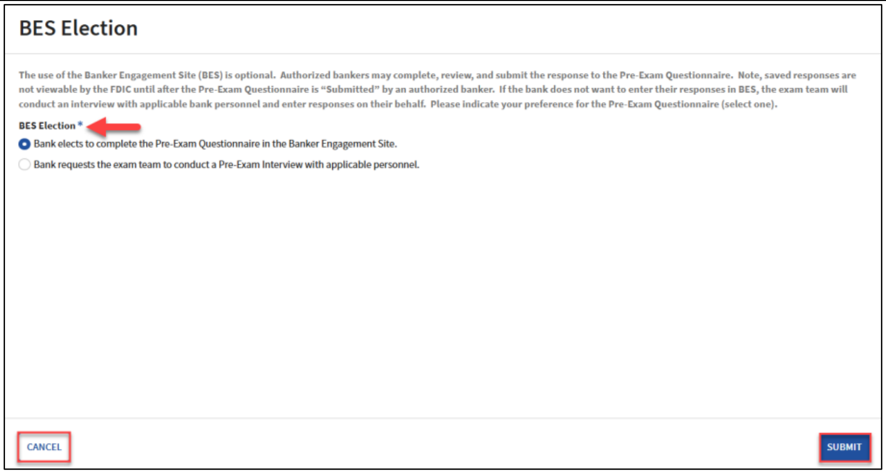


Figure 11. BES Election Overlay

On Submit,

- When the bank opts in, the system enables the user to enter responses to the PEQ in BES, or
- If the bank opts out, the option to provide responses is not available, although the list of questions remains visible. On Save, the system displays a banner in the corresponding PEP tab and sends the notification to the examination team members that the bank opted out of using BES for that component.

Figure 12. BES Election – Opt In

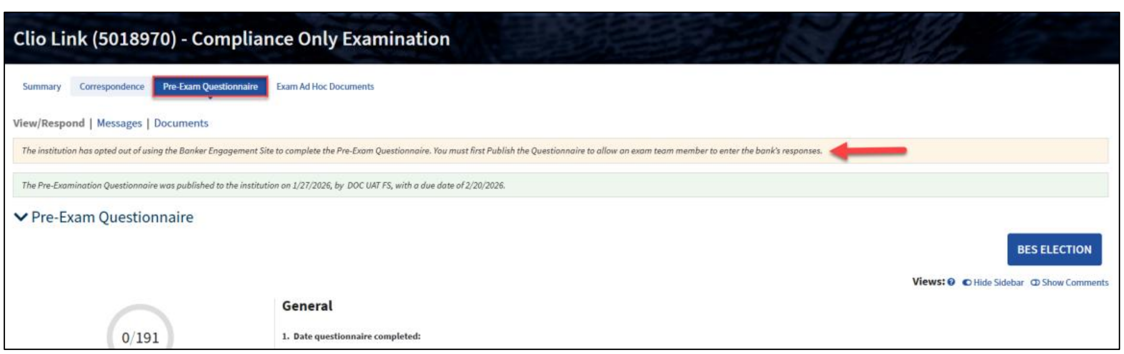


Figure 13. BES Election – Opt Out

Notes:

- *An examination team member will be in contact with the bank to discuss an alternative collection process for the materials.*
- *The institution retains the ability to update their BES election, request to unlock the PEQ to update responses until the FDIC has submitted the exam for review. Once submitted, the institution can no longer make changes.*

Function: View and Generate PEQ Documents

When the PEQ is published by the exam team, applicable notifications and emails are generated and sent to BES users. A read-only version also generates in PDF format and is posted to the Documents menu option tab in this module.

The read-only file displays below the Documents section and can be downloaded by users with applicable permissions. ‘Unanswered’ is appended to the document name. Click the link to download the document.

The application also provides authorized users with the ability to create a draft PEQ document with responses included. Click **Generate Draft Response** to generate a draft copy of the PEQ with the most current responses included. The link to the generated file displays in the Pre-Exam Questionnaire Documents grid.

Notes:

- *This Generate option is available until the questionnaire submission.*
- *The Generate action overwrites any previously generated copies.*
- *The Search option allows users to locate desired documents by entering three or more characters.*

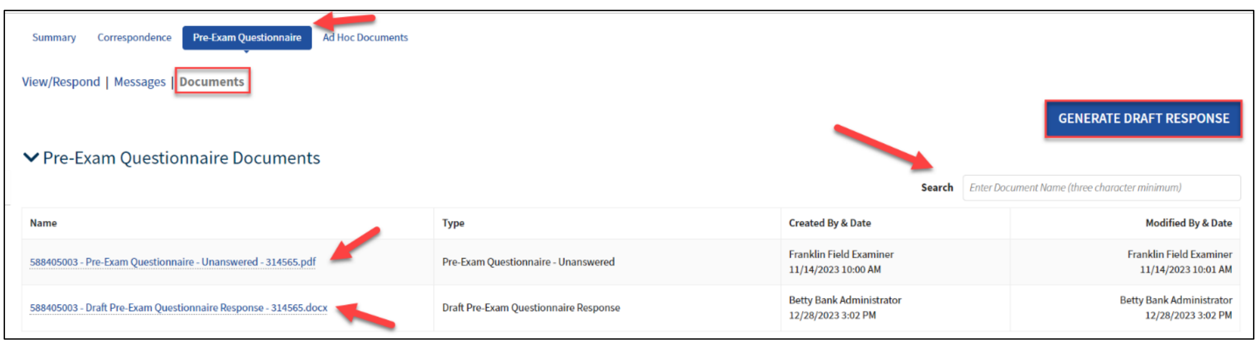


Figure 14. Documents Tab – Unanswered and Draft Answers Documents

Function: Complete and Submit PEQ

Note: This section applies both to the initial submission and any re-submission if the exam team unlocks a previously submitted PEQ.

IMPORTANT: PEP responses are not viewable by the examination team until submitted by the institution.

To enter or update the responses to the PEQ, click **Enter Responses** (*see* *above*) on the Pre-Exam Questionnaire tab to display the editable overlay. Navigate through the PEQ and enter responses. To save the answers and close the overlay, click **Save and Exit**.

Note: BES automatically saves the entered response in the background once the user moves the cursor away from the updated field (radio button, drop-down, text, etc.) that contains the response. This behavior applies to all PEP components when entering responses.

If any documents need to be exchanged with the exam team during the PEQ phase, use the exam ad hoc document upload process. Refer to the Upload Ad Hoc or Exam Ad Hoc Documents section below).

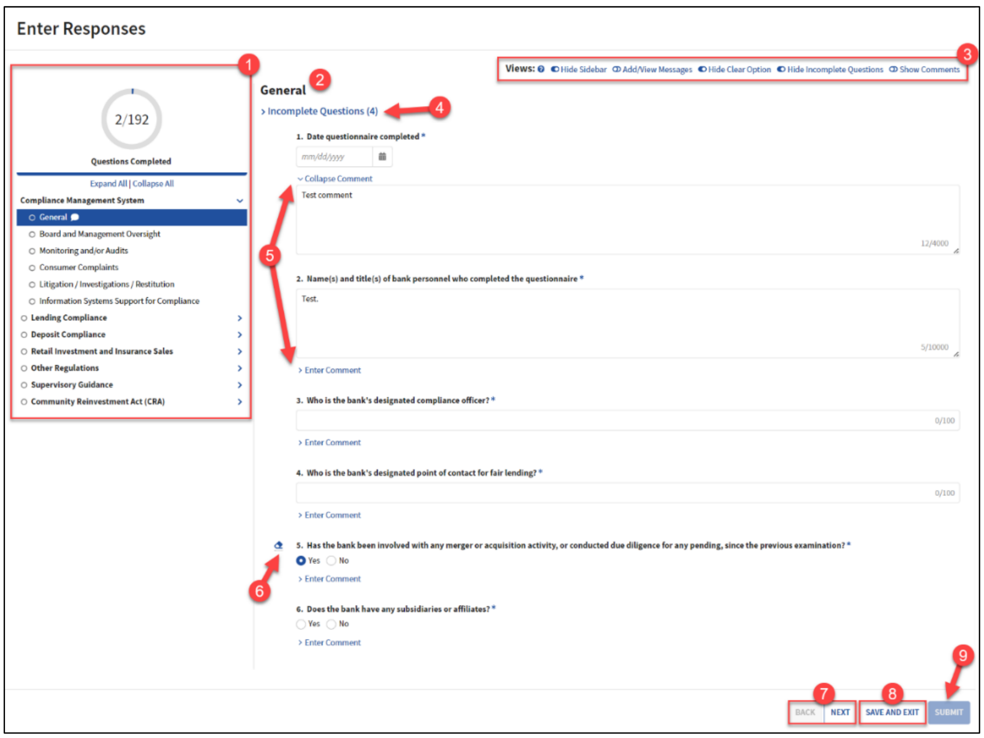


Figure 15. PEQ Overlay – Enter Responses

1. **Navigation Menu**: Use the links in the navigation menu to access the desired sections.
2. **Editable PEQ**: Enter institution responses. Questions requiring a response are marked with an asterisk (*).
3. **Toggle Views**: Click on the toggles to change the content displayed and functions available. A tool tip provides users guidance.

4. **Incomplete Questions**: If the corresponding toggle is turned on and the section contains any un-answered questions, the section displays the count and the list of corresponding questions.

5. **Enter Comment**: Click the link to enter a comment for a corresponding question in the expanded text box. Comments can be used to provide additional context to questionnaire responses. The comments entered become visible to the exam team when the questionnaire is submitted.

6. **Clear Answer**: If the corresponding toggle is turned on and the radio button contains a response, an option to clear the answer is displayed. Click the icon to remove the previously entered response.

7. **Back/Next**: Navigate sections by clicking **Back** and **Next**, as applicable.

8. **Save and Exit**: At any point while responding to questions, users may save responses and exit the process to return later to continue.

9. **Submit**: Users must provide responses to all questions and have permission to submit prior to submitting the PEQ. If any of these conditions are not met, the **Submit** button is disabled.

Users must provide responses to all questions and have the permission to submit prior to submitting the PEQ. If any of these conditions are not met, the **Submit** button is disabled.

Note: Review any messages prior to submission.

To submit the completed PEQ to the examination team, click **Submit**, which displays the Submit confirmation message. To proceed with the submission, click **Yes**. To close the message and return to the Enter Responses overlay, click **No**.

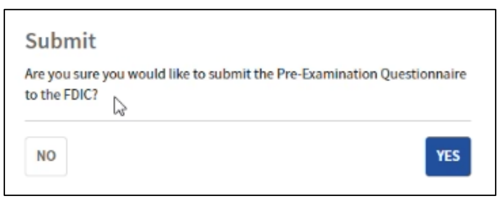


Figure 16. Submit PEQ Confirmation Message

Upon submission, the overlay closes, and the system takes the following actions:

- Makes the submitted PEQ un-editable;
- Displays a Request to Unlock PEQ button;
- Displays the Pre-Exam Questionnaire tab with the submission confirmation banner;
- Generates a PDF of the PEQ with submitted responses, and enables the link to download in the Documents section;
  Note: There may be a brief lag before the link displays. If the updated document does not display in the grid, users should refresh the page.
- Updates the PEQ status milestone to 'Submitted' saving the Submitted / Received Dates and Submitter name;
- Sends an email and a notification to BES users; and
- Sends a notification to field management and the exam team.

Function: Download PEQ Responses

When the PEQ response has been submitted, the application generates a response document. The document includes all applicable questions and responses entered either by the bank or by the examination team on behalf of the institution. The document name has 'Submitted Answers' appended in its title.

Navigate to the applicable PEP component and click on the Documents tab to view the read-only response document in PDF format, which can be downloaded by users with applicable permissions. If enabled, click the link to download the document.

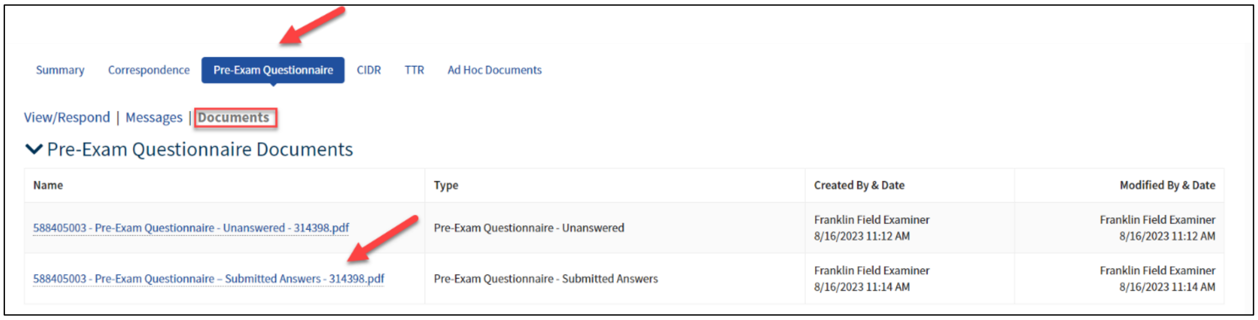


Figure 17. PEQ Submitted Answers Document

Toggle Views

To assist users with managing BES information, users can toggle between various display modes.

The applicable toggle options display on the corresponding BES tabs or within the editable overlays. The table below lists the toggle options across the various components.

BES Component	Show/Hide Sidebar	Show Clear Option	Add/View –Hide Messages	Show/Hide Incomplete Questions	Show/Hide Comments
PEQ Tab	X				X
PEQ – Enter Responses Overlay	X	X	X	X	X
CIDR Tab	X				
CIDR – Enter Responses Overlay	X		X	X	
TTR Tab	X				
TTR – Enter Responses Overlay	X		X	X	

Click the toggles to change the content displayed and functions available. A tool tip provides users guidance:

a. 'Show/Hide Sidebar' displays or hides the navigation menu;
b. 'Show/Hide Clear Option' displays or hides the functionality to clear responses for radio-button questions;
c. 'Add/View-Hide Messages' displays or hides messages for the displayed section of the PEP component and provides users the ability to add a message; and
Note: Users must either choose to display the navigation menu or the messages as both cannot be viewed simultaneously.

d. ‘Show Incomplete Questions’ displays or hides an “Incomplete Questions” header with the count and the list of unanswered questions.

e. ‘Show/Hide Comments’ displays or hides comments entered for the displayed section of the PEP components and provides users the ability to add new or update existing comments when entering responses.

Function: Request to Unlock Submitted PEQ

Users with Submit permission may request that the FDIC unlock the Questionnaire for further editing, if necessary. To send the unlock request, navigate to the Pre-Exam Questionnaire tab and click **Request to Unlock Pre-Exam Questionnaire** which displays the Unlock Pre-Exam Questionnaire pop-up message.

Figure 18. PEQ Tab: Unlock Available

In the overlay, enter the required Reason to Unlock and click **Submit** to proceed with the unlock request. To exit without sending the request click **Cancel**.

Upon submission, the overlay closes, and the system takes the following actions:

- Sends a ‘Request to Unlock’ notification to field management and the exam team; and
- Sends an email and a notification to all BES users.

Notes:

- *The PEQ remains locked until the FDIC approves the request.*
- *A notification is sent to bank staff once the FDIC responds to the unlock request.*

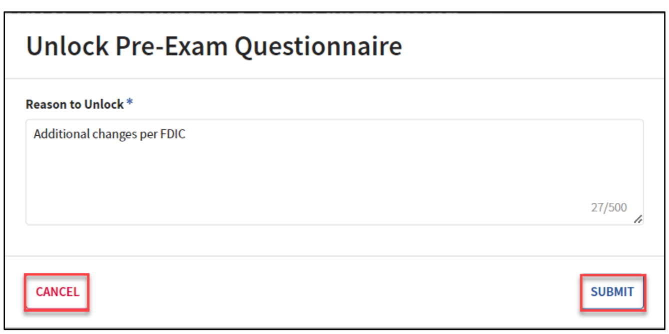


Figure 19. Unlock PEQ Overlay

Function: View PEQ Audit History

The system records the history of changes that occur after the initial submission and prior to any resubmission of the PEQ to the FDIC.

To display the sortable audit history, expand the Audit History section on the Pre-Exam Questionnaire tab, which displays once the PEQ has been edited. Audit Type and Date Range dropdowns are available to filter the list of records.

Each entry includes details regarding the request item updated, specifics regarding old and new values for the section and subsection, as well as the date/time and username.

Figure 20. PEQ Tab – Audit History

Messages Option Tab

Users can view, add new, and reply to messages within each PEP component. To view and manage messages, click the Messages menu option tab within that PEP component. Messages listed in the option tab are visible to both bank staff and the examination team.

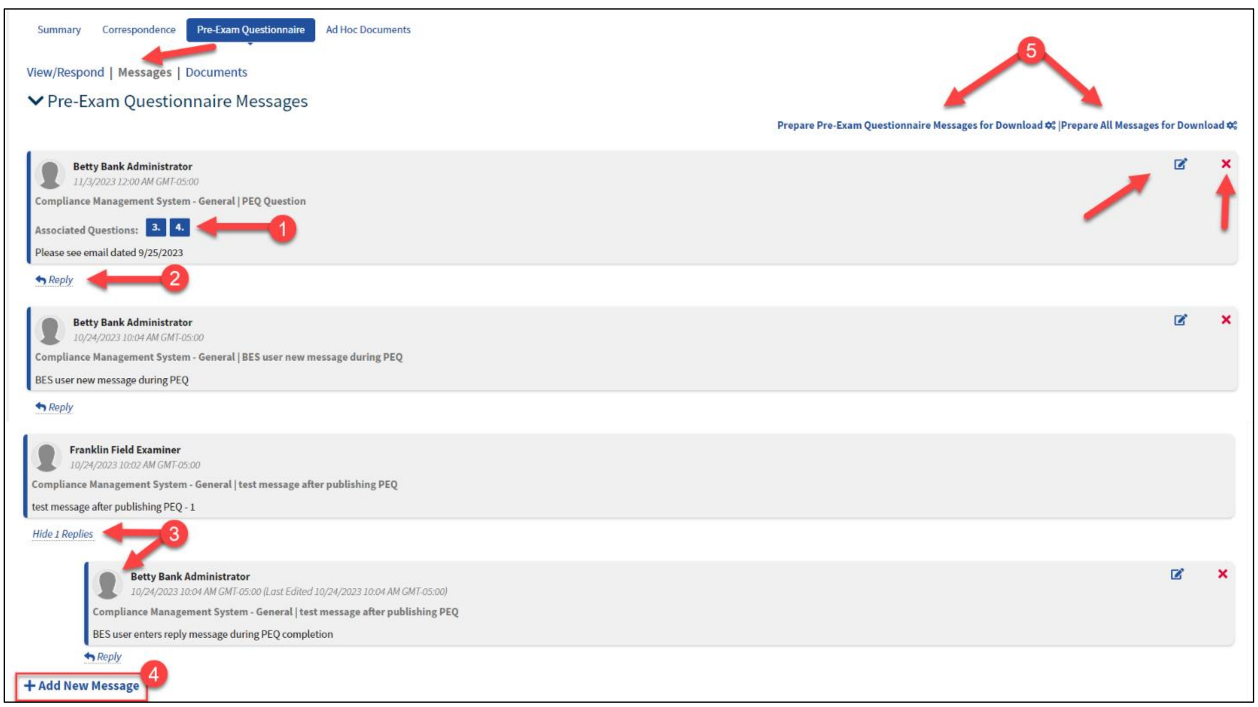


Figure 21. Messages Option Tab

1. **Associated Questions/Items:** FOCUS displays question/item numbers if a message is linked to any specific questionnaire components.

2. **Reply to Message:** Click the link to display the Reply to Message form to respond to a message. Note that the Message Subject or question/item associations, if any, are not editable on the form.

3. **View/Hide Replies:** If a message contains any replies, click the View… Replies link to display any message replies.

4. **Add New Message:** Click the link to display the New Message form and add a new message.

5. **Download Messages:** All active BES users can download and export existing messages. Messages can be downloaded separately by questionnaire (i.e. Pre-Exam, CIDR or TTR) or within a combined export file which includes messages across all questionnaires.

   To download a read-only document (in PDF format) that includes all non-deleted messages that have been exchanged either for the specific questionnaire or for the entire activity, click either the Prepare [Questionnaire] Messages for Download or the Prepare All Messages for Download respectively.

   When the download is ready, the link label changes to 'Download…Messages'. Click it the second time to save the generated file to the computer's Downloads folder.

6. **Edit Message:** A message can be edited by the user who authored it if there is no reply to that message. If displayed, click the Edit ( ) icon to display the Edit Message form with the editable message Subject and Text.

7. **Delete Message:** A message can be deleted by the user who authored it if there is no reply to that message. If displayed, click the Delete ( ) icon to display the Delete Message confirmation message and confirm the action.

Function: Add New or Reply to Message

Users can add new or reply to existing messages within each PEP component on the Messages option tab or while completing the corresponding questionnaires within the Enter Responses overlay.

To add a new message, click the **Add New Message** link which expands the Add New Message form. Subject and Message are required as denoted by the asterisk (*).

Enter the required subject and message information to enable the Save button. To proceed, click **Send** or to exit the new message form without adding the message, click **Cancel**.

On **Send**, the system saves the message, closes the form, and displays it in the Messages tab of the corresponding component.

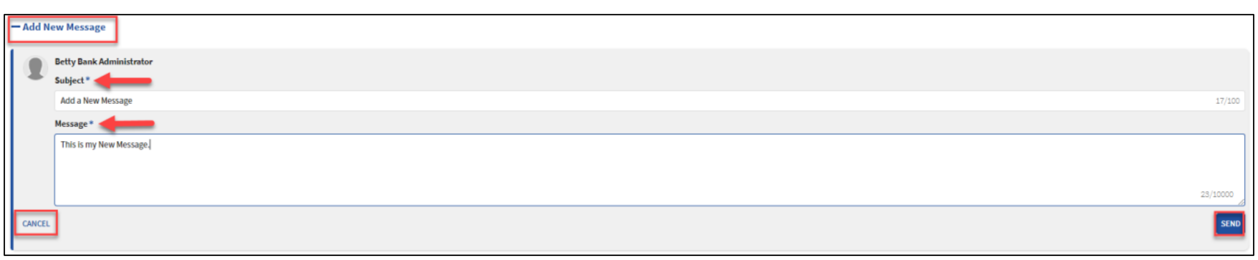


Figure 22. Messages – Add New Message Form Within Messages Menu Option Tab

To add a message from the Enter Responses overlay, ensure the Add/View Messages toggle is turned on.

Note: Users can associate one or more questions (PEQ) or request items (CIDR or TTR) from the drop-down list to the message while in the "Enter Reponses" section of the application.

Figure 23. Add New Message Within the Enter Reponses Overlay

To reply to an existing message click **Reply**. This displays the Reply to Message form. Enter the reply in the Message field and click the enabled **Send** button. Note the Message Subject or Associated Questions/Items are not editable on the reply form.

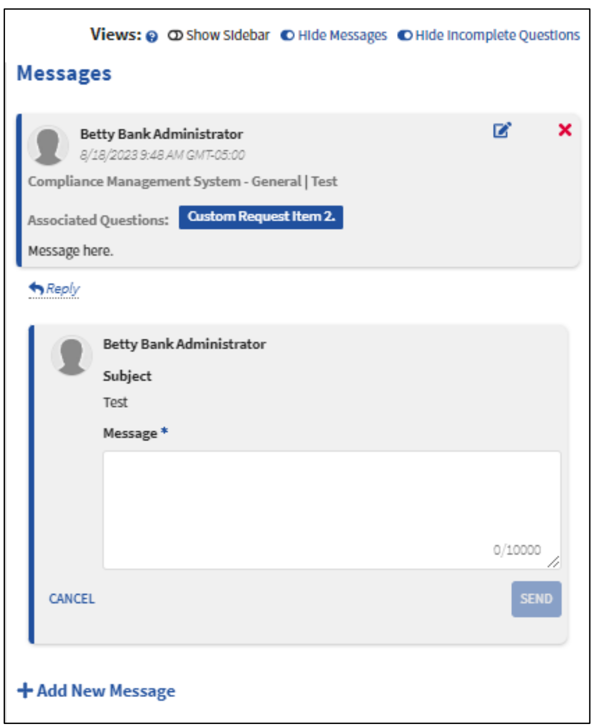


Figure 24. Reply to Existing Message (Enter Reponses Overlay)

Function: Edit Message

To update the contents of the message, click the Edit icon ( ) to display the editable Message Subject and Text. Make the changes and click **Save** to retain the updates or to exit without making any edits, click **Cancel**.

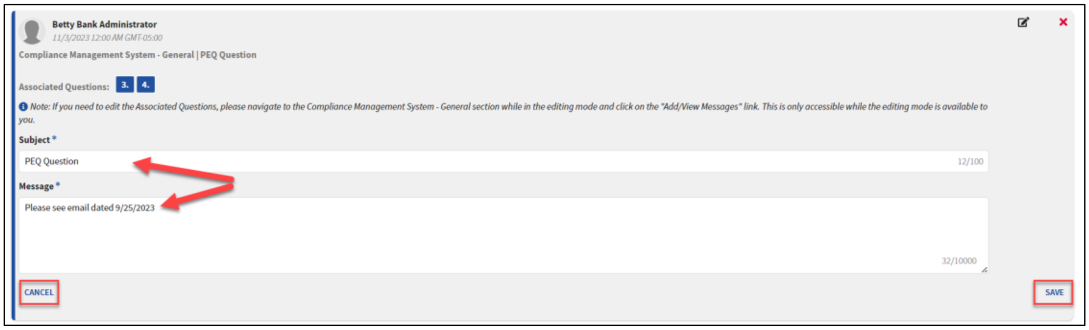


Figure 25. Edit Message Form

Function: Delete Message

To remove a message, click the Delete (✖) icon which displays the delete confirmation message. To proceed, click **Yes** to complete the deletion or to exit without taking the action, click **No**.

Note: A message can be deleted only by the same user who added that message, if there are no replies to the message.

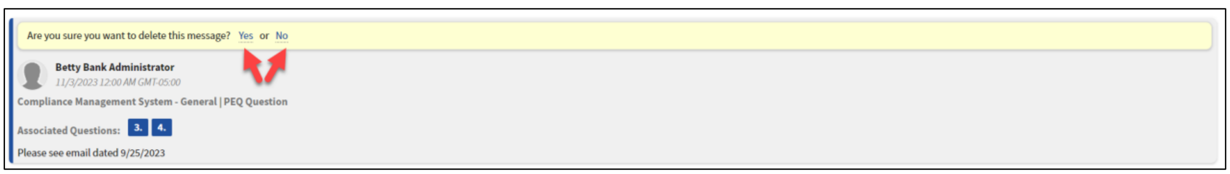


Figure 26. Delete Message Confirmation Box

Function: View, Add New, and Manage Messages

Users can view, add new, and reply to messages entered by the FDIC within each PEP component. To view existing messages or to add a new generic message, click the Messages menu option tab within that PEP component. To associate a message with a particular component question, users must access the messages module while entering responses using the Add/Show-Hide Message toggle.

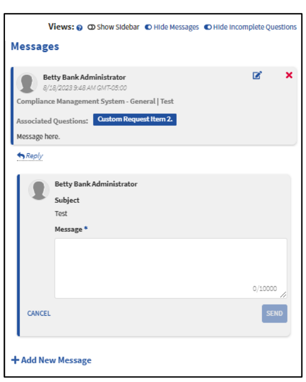


Figure 27. Messages – View and Reply to Existing Within "Enter Reponses"

Users can view existing messages and replies here or reply to an existing message by selecting the blue hyperlink below a message block.

To add a new message, click the **Add New Message** link which expands the Add New Message form. Subject and Message are required as denoted by the asterisk (*).

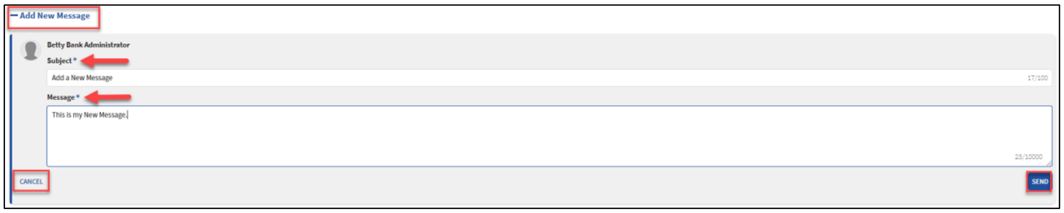


Figure 28. Messages – Add New Message Form Within Messages Menu Option Tab

Figure 29. Add New Message Within the Enter Reponses Overlay

Note: Users can associate one or more questions (PEQ) or request items (CIDR or TTR) from the drop-down list to the message while in the "Enter Reponses" section of the application.

Enter the required subject and message information to enable the Save button. To proceed, click **Send** or to exit the new message form without adding the message, click **Cancel**.

On **Send**, the system saves the message, closes the form, and displays it in the Messages tab of the corresponding component.

Users can edit or delete a message they have authored if there is no reply to that message. The edit ( ) or delete ( ) options display, if available. Sent messages are visible to both bank staff and the examination team.

Function: Enter CIDR BES Election

Once the examination team publishes the CIDR, the bank must indicate whether users will complete it within BES. To enter the BES election, navigate to the CIDR tab, and click **BES Election** to display the BES Election overlay.

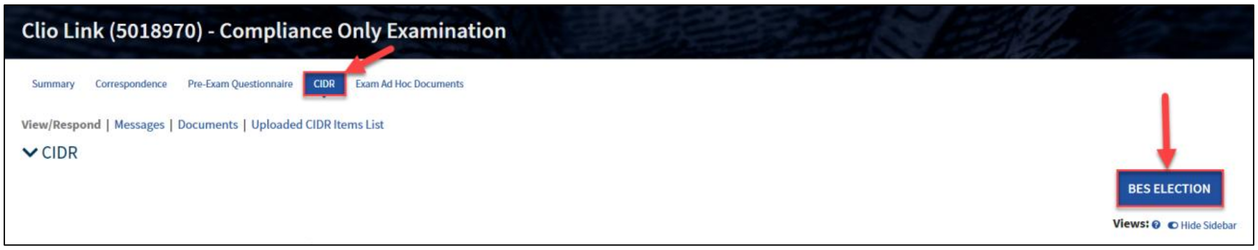


Figure 30. CIDR – BES Election

In the overlay, indicate whether the institution will complete the component in the system (i.e. opt in) or will work with the exam team outside of BES to complete it (i.e. opt out). Enter the required information and click **Submit** to save the selection, close the overlay, and display the applicable PEP tab. To exit the overlay without making a selection, click **Cancel**.

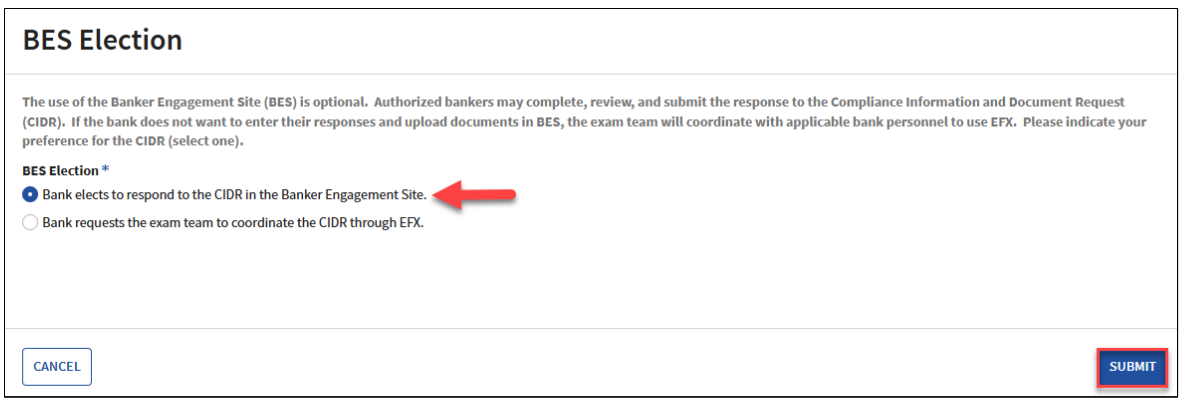


Figure 31. BES Election Overlay – Opt-In

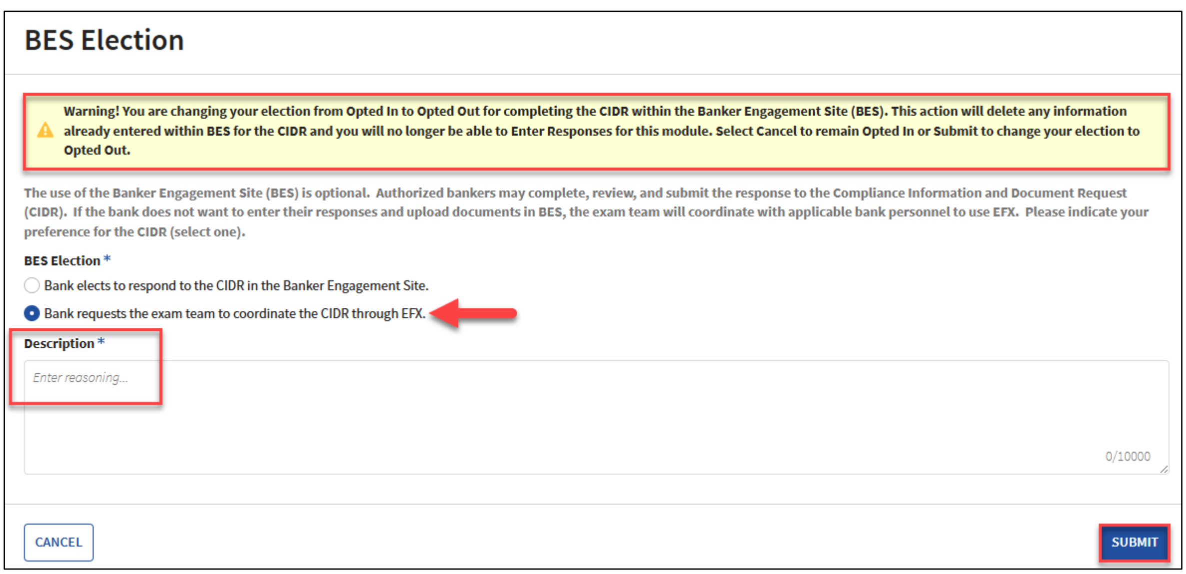


Figure 32. BES Election Overlay – Change to Opt-Out

On Submit,

- If the bank opts in, the system enables the user to enter responses to the corresponding component in BES, or
- If the bank opts out, the option to provide responses is not available, although the list of questions remains visible. On Save, the system displays a banner in the corresponding PEP tab and sends the notification to the examination team members that the bank opted out of using BES for that component.

IMPORTANT: If the institution changes their original opt-in election to opt-out, the system provides a warning message to the user stating that taking this action will delete any previously entered information from the CIDR screens.

Note: The institution can change their BES election of the CIDR prior to submission or after it is unlocked through the time of report submission for review.

Compliance Information Document Request Tab

The Compliance Information Document Request (CIDR) Tab displays once the examination team publishes the CIDR to BES. This tab facilitates the exchange of information pertaining to the information and document requests items and is the tab that bankers use to complete the CIDR.

Figure 33. CIDR Tab

1. **View/Respond:** The default tab when entering allows users to view items and enter responses, and if you are a BES Administrator, to view, select, or change the BES Election for the institution.

2. **Messages**: Select this tab to view any messages entered by bank staff or the exam team, and to add a new message.

3. **Documents**: The section contains any existing CIDR documents. The files in this section automatically generate and are downloadable by users with the applicable permission. If enabled, click the link to download the desired document.

4. **Uploaded … Items List:** This section displays a list of all documents uploaded by the institution in response to the items requested in the questionnaire.

5. **Audit History:** Click the caret (>) to expand the section and view the Audit History grid with corresponding historical entries for the questionnaire.

6. **Questions Completed**: The graphic displays the number of both answered and total questions.

7. **Expand All/Collapse All**: Click the links to expand and collapse the CIDR sections listed in the navigation menu.

8. **Navigation Menu**: Expand and click the desired CIDR section to display the corresponding request items and responses, if any, in the read-only CIDR section on the right.

   Note: Green checkmarks next to each heading indicate completed sections. White circles indicate incomplete sections.

9. **Enter Responses**: This option displays for users with applicable permissions once the BES Election is made. Click the button to enter responses to the CIDR.

10. **BES Election**: This option only displays for BES Administrators and is available to change the election until the report is submitted for review.

11. **Toggle Views**: To hide the navigation menu on the left select **Hide Sidebar**, or if the sidebar is hidden, click the link now displaying 'Show Sidebar'.

12. **Navigation Options**: Click **Next**, or if enabled **Back,** to navigate between the CIDR sections.

Function: View and Generate CIDR Documents

When the CIDR is published by the exam team, applicable notifications and emails are generated and are sent to bank staff and the FDIC. A read-only version also generates in PDF format and displays the Documents menu option tab in this module.

The read-only file is displayed below in the Documents section and can be downloaded by users with applicable permissions. Click the link to download the document.

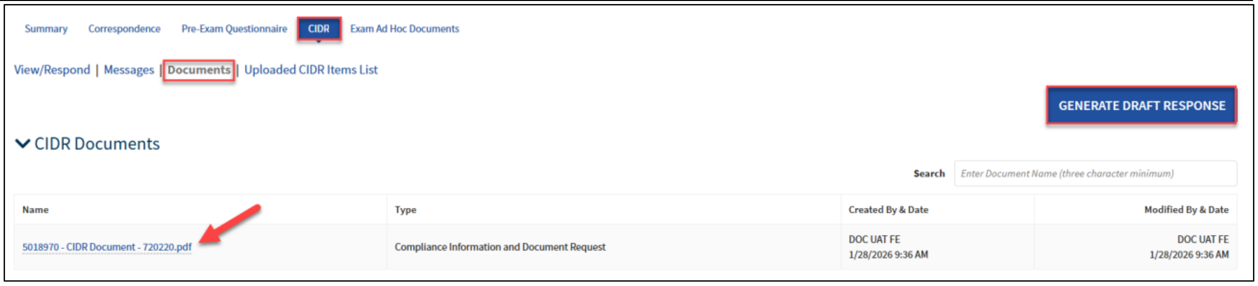


Figure 34. CIDR Documents Tab

The application also provides authorized users with the ability to create a draft CIDR document with responses included. Click **Generate Draft Response** to generate a draft copy of the CIDR with the most current responses included. The link to the generated file displays in the CIDR Documents grid.

Notes:

- *This Generate option is available until the questionnaire is submitted.*
- *The Generate action overrides any previously generated copies.*
- *The Search option allows users to locate desired documents by entering three or more characters.*

Function: Download CIDR Responses Entered by the Exam Team (BES Opt-Out Only)

If the bank opts out of a PEP component and the response has been submitted on its behalf by the FDIC, BES generates a response document. The document includes all applicable questions or request items, and responses entered on behalf of the institution by the exam team.

Navigate to the applicable PEP component and click on the Documents tab to view the read-only response document in PDF format, which can be downloaded by users with applicable permissions.

Function: Complete and Submit CIDR

Note: This section applies both to the initial submission and any re-submission if the exam team unlocks a previously submitted CIDR.

To enter or update the responses to the CIDR, click **Enter Responses** on the CIDR tab to display the editable overlay (*see* *above*). Navigate through the CIDR and enter responses. To save the answers and close the overlay, click **Save and Exit**.

IMPORTANT: PEP responses are not viewable by the examination team until submitted by the institution.

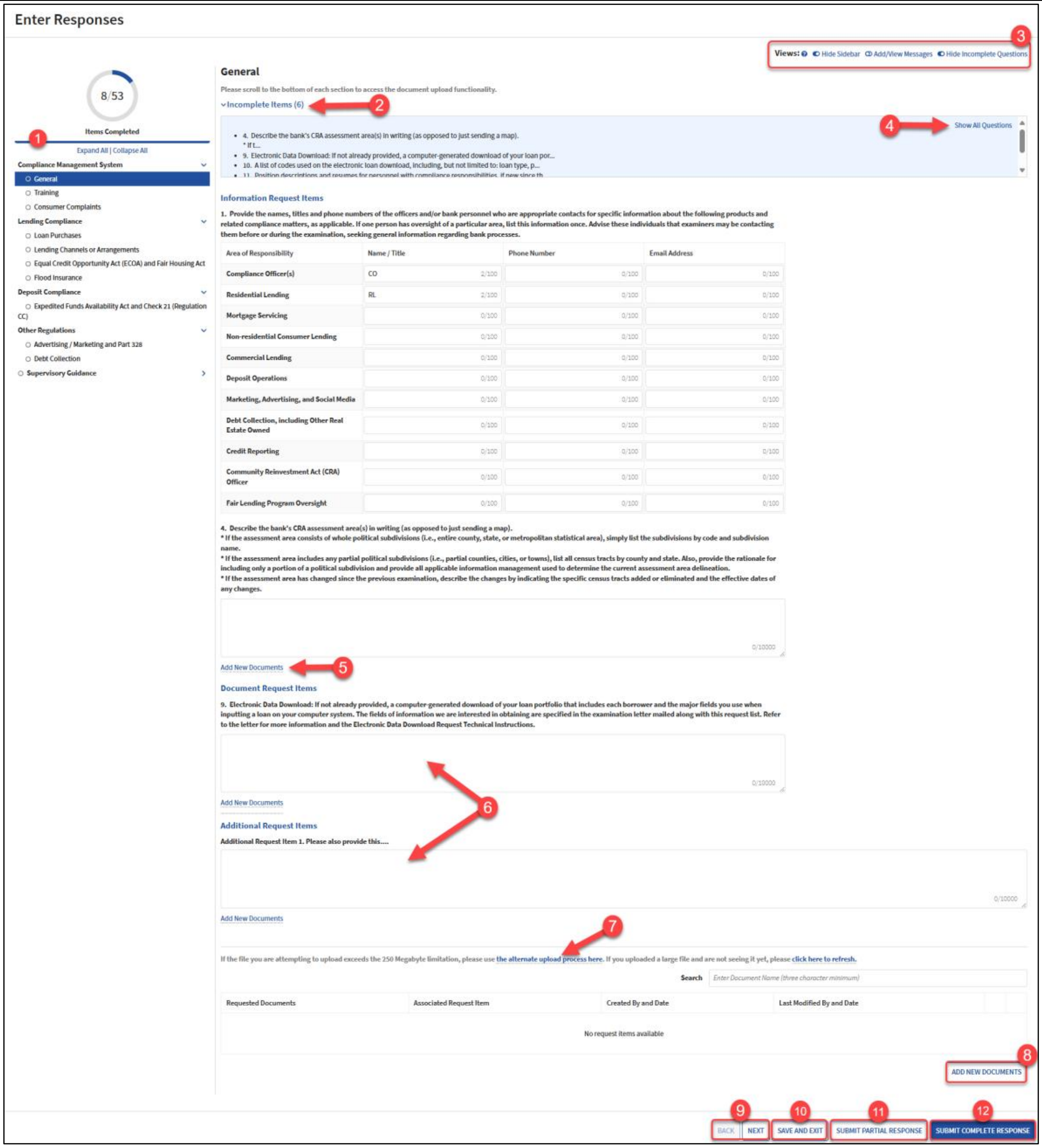


Figure 35. CIDR Overlay – Enter Responses

1. **Navigation Menu**: Use the links in the navigation menu to access desired CIDR sections.
2. **Incomplete Items**: Select the "Show/Hide Incomplete Questions' to display the Incomplete Items header and section and expand the section to view the list of items that are missing responses within the viewable CIDR section. By default, this section is collapsed.
3. **Toggle Views**: Click on the toggles to change the content displayed and functions available. A tool tip provides guidance.
4. **Show All Questions**: Click to display the full list of incomplete items in the CIDR section.
5. **Add New Documents (Adjacent to Request Item)**: Click the link next to a specific request item to upload files less than 250 MB, which automatically associates the uploaded file(s) to the corresponding request item. When this option is utilized, the ability to *manually* select the associated item(s) to a document upload is disabled.

6. **Editable CIDR**: Enter institution responses to the request items. Three types of items can be requested: Information Request Items, Document Request Items, and Additional Request Items. Additional request items can be information or document request items but are unique to each institution/examination activity. Each item can be answered as free-form text or by uploading an attached document.

   Note: Each item requires a text response or an attached document.

7. **Alternate (Document) Upload Process**: Click the link to upload files larger than 250 MB.

8. **Add New Documents (General)**: To add documents less than 250 MB in size without pre-selecting a specific request item, click the **Add New Documents** button. Using this option provides the ability to associate one or more of the displayed request items (including additional ones) to the upload.

9. **Back/Next**: Navigate CIDR sections by clicking **Back** and **Next**, as applicable.

10. **Save and Exit**: At any point while responding to questions, users may save responses and exit the process to return later to continue.

11. **Submit Partial Response:** The partial response option is available to submit current completed documents and text responses to the examination team. Documents provided through the partial submission response function can be located on the Uploaded CIDR Items List tab.

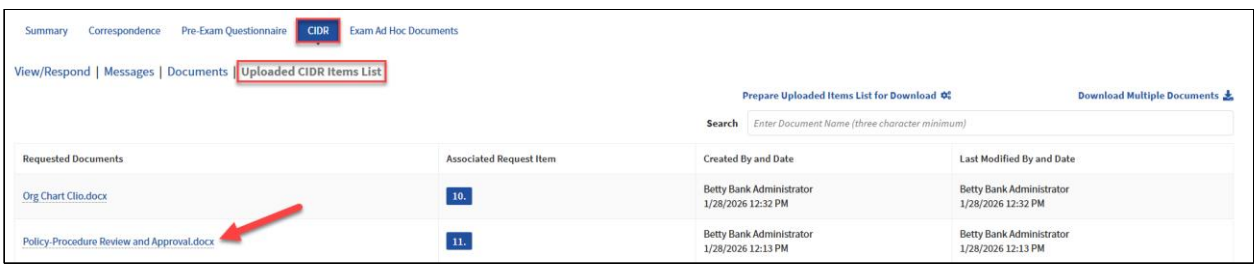


Figure 36. Uploaded CIDR Items List Tab

On Submit Partial, the confirmation message displays. Click **Yes** to proceed or **No** to exit without taking the action. On Yes, the current responses and documents are made available to the examination team and applicable notifications are generated.

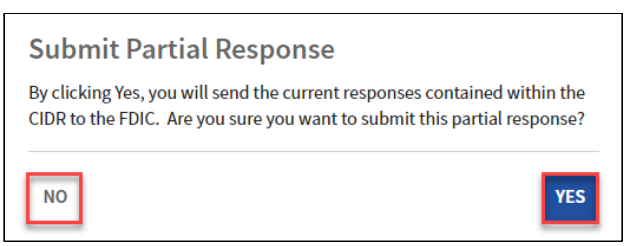


Figure 37. Submit Partial Response – Confirmation Message

Notes:

- *The user must have permission to submit the questionnaire to submit the partial response. If the user does not have permissions, the Submit option is disabled.*
- *The partial response option is not available if a previously fully submitted questionnaire is unlocked.*

12. **Submit Complete Response:** To submit the full CIDR, all published items must be answered either by entering written responses or uploading documents. The user must also have permission to submit the CIDR. If any of these conditions are not met, the Submit option is disabled.

    Notes:

    - *Review any messages prior to submission.*
    - *Files less than 250 MB in size will be most files uploaded by the bank.*

To submit the completed CIDR to the examination team, click **Submit**, which displays the Submit confirmation message. To proceed with the submission, click **Yes**. To close the message and return to the CIDR overlay, click **No**.

Note: The text of the confirmation message may contain an additional warning, if the user clicks the Submit action, but does not complete the document upload process.

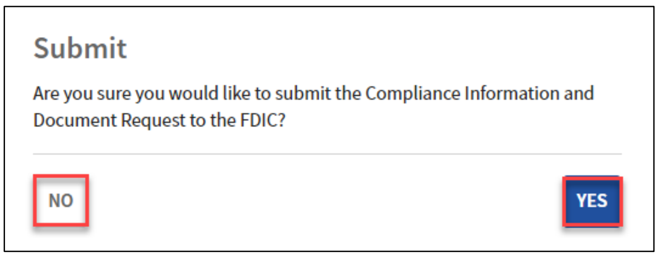


Figure 38. Submit CIDR Confirmation

Upon submission, the overlay closes, and the system takes the following actions:

- Makes the submitted CIDR un-editable;
- Displays a Request to Unlock CIDR button;
- Displays the CIDR tab with the submission confirmation banner;
- Generates a PDF of the CIDR with submitted responses, and enables the link to download in the Documents section;

  Note: There may be a brief lag before the link displays. If the updated document does not display in the grid, manually refresh the page.

- Updates the CIDR status milestone to 'Submitted' saving the submitted date and submitter name;
- Sends an email and a notification to all BES users; and
- Sends a notification to field management and the exam team.

Multiple Users Working on a Single Section

BES allows multiple users to work on a PEQ, CIDR, or TTR questionnaire. The system prevents accidental data loss and avoids data integrity issues by restricting editing in the same section. When multiple users have entered the same section, only the first user to enter that section will have edit capabilities. If a second user selects to edit the same section, a warning message displays for the locked-out user displaying the other user's name.

Additionally, if more than one user is editing a questionnaire simultaneously, no user can submit the questionnaire.

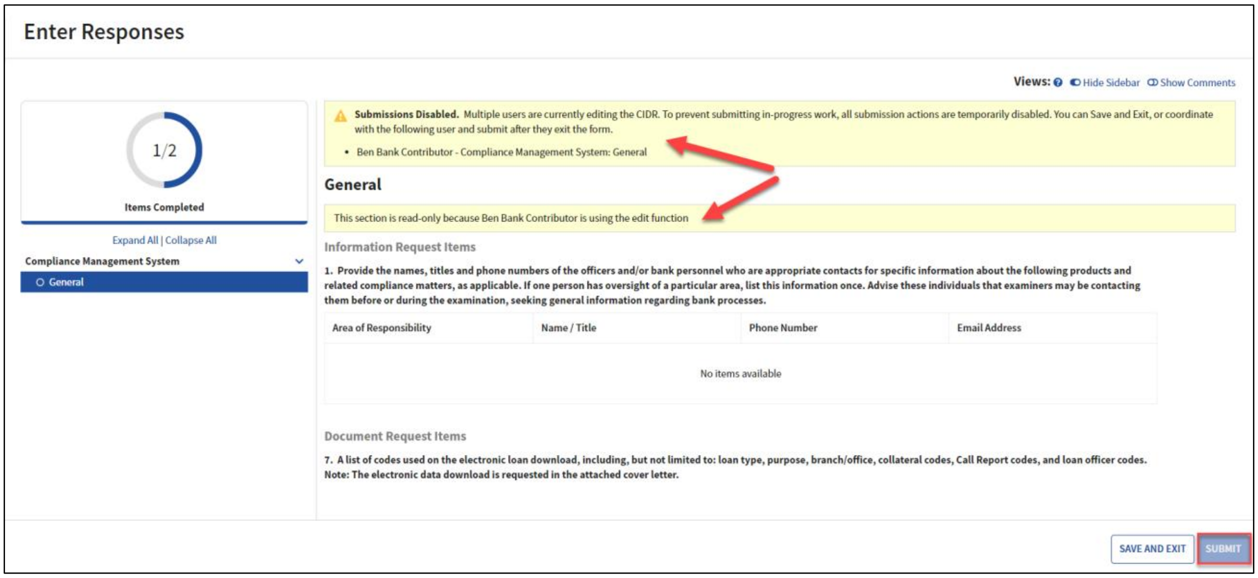


Figure 39. Enter Responses – Editing & Submission Locked

Section locks automatically expire after a pre-configured period of inactivity, and an informational message displays to the user.

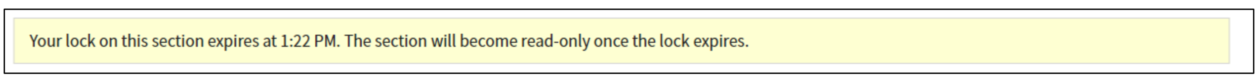


Figure 40. Section Lock Expiration Warning

To prevent accidental overriding of inputs by the same user, if that user opens the Enter Responses overlay and navigates to the section that is already open in another browser window, BES displays a warning message. Click **No** to avoid any data loss or **Yes** to proceed and override any unsaved changes.

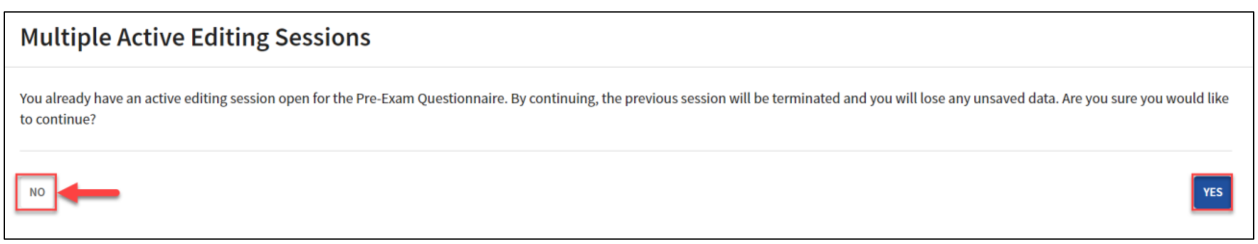


Figure 41. Multiple Active Editing Sessions Warning

If Yes is selected, upon returning to the original session, BES displays a warning that the task could not be submitted (because the user has explicitly chosen to terminate the earlier session). Click **OK** to close the message and then close the browser window or tab to exit.

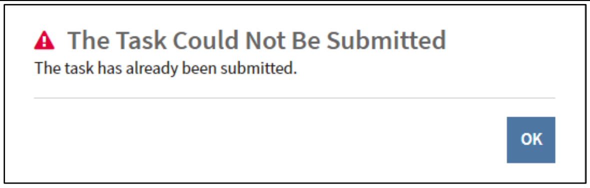


Figure 42. The Task Could Not Be Submitted Warning

Function: Upload Documents in Questionnaires (Less than 250 MB)

Users can upload documents when responding to requests in the CIDR or TTR questionnaires. See BES Allowed File Types Job Aid for additional details.

To upload document(s), click **Add New Documents** to display the Add New Documents editable form. Here, the Upload Method defaults to 'Upload New Files'. Complete the required fields marked with an asterisk (*).

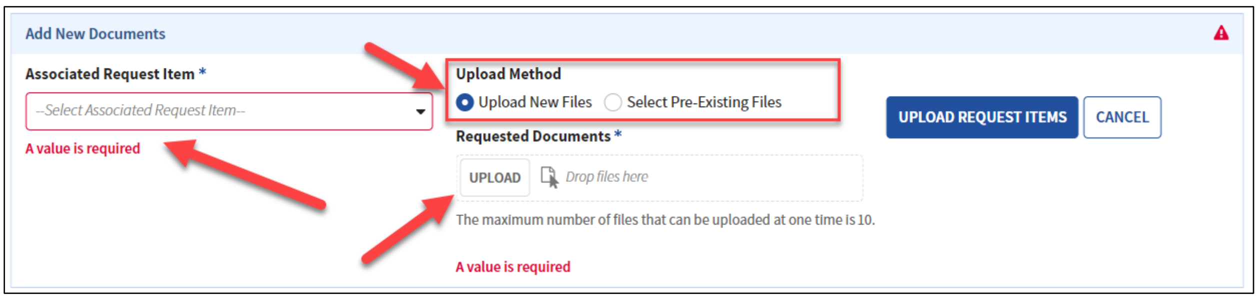


Figure 43. Add New Documents

To continue, click **Upload** to display the computer Open File/Finder pop-up. Alternatively, locate the file in the previously opened File Explorer/Finder and drag-and-drop it in the area marked 'Drop files here'. The application displays the selection in the Requested Documents column (see below). Repeat the steps for any additional files, as needed.

Once the file is uploaded, select the applicable request item(s) in the Associated Request Item drop-down to link the file. Each uploaded document must be associated with at least one request item.

To complete the upload, click **Upload Request Items**, or to exit without completing the upload click **Cancel**.

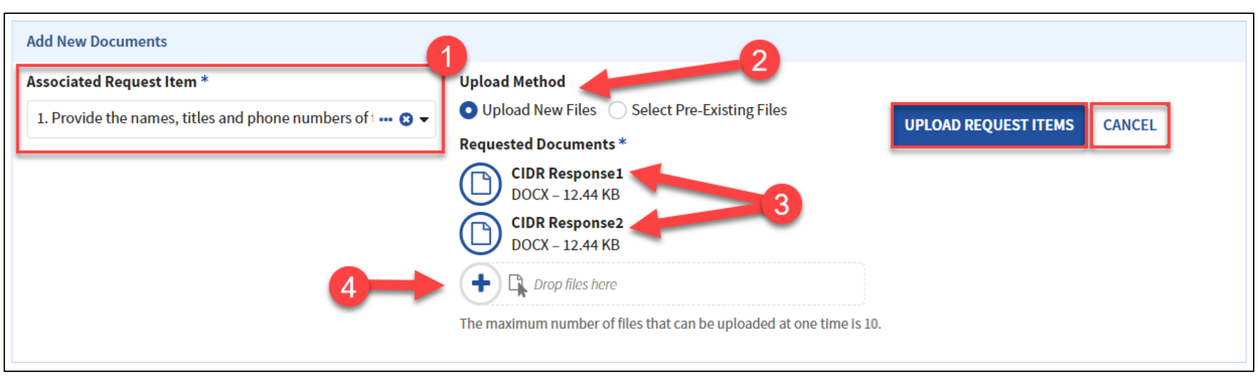


Figure 44. Add New Documents – Files Selected

1. **Associated Request Item**: Select one or more applicable request items in the drop-down to link the file to the specific item.

   Note: Documents uploaded to the CIDR or TTR are saved as workpapers in the application. For each uploaded document, the workpaper number is set as the minimum valid associated number (i.e. 1.1).

2. **Upload Method**: Ensure 'Upload New Files' is selected in the field while adding new files to the response. The other option – 'Select Pre-Existing Files' – can be used to associate the previously-uploaded files to other request items (see below).

3. **Add File**: Click the Plus icon ( ) to select additional files to upload.

4. **Selected File(s)**: The selections display in the Requested Documents column.

The option to associate request items to the upload is not available if the 'Add New Documents' link has been used for the upload.

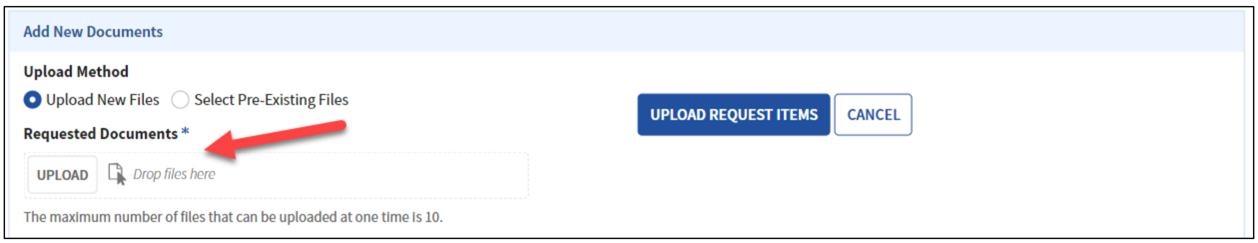


Figure 45. Add New Documents – Adjacent to Request Item

On **Upload**, the uploaded files display in a grid format.

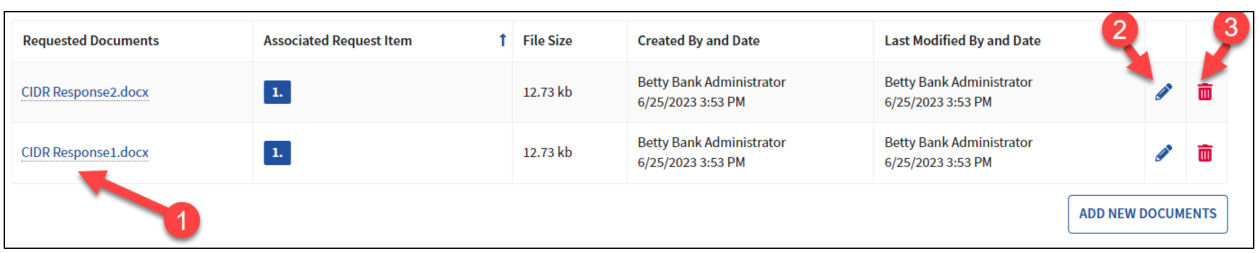


Figure 46. Enter Responses Overlay – Documents Grid

1. **Documents Grid**: The grid contains uploaded documents, associated items, size and other information. Click the link in the Requested Documents column to preview the corresponding uploaded document.
   Note: Documents listed in the grid cannot be downloaded.

2. **Edit Document**: Click the Edit icon ( ) to upload a new version of an uploaded file. On Edit, the Site displays the Modify Document section. Select the desired file and click **Replace Requested Document**. To exit without taking the action, click **Cancel**.

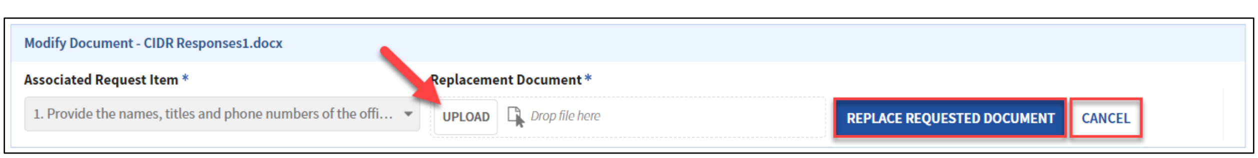


Figure 47. Modify Document Section

3. **Delete Document**: To delete a document, click the Trashcan icon ( ) to display the confirmation message pop-up. Click **Delete** to complete the action and remove the corresponding record from the grid or click **Cancel** to exit without taking any action.

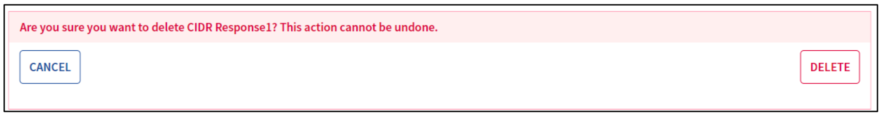


Figure 48. Delete Document Confirmation

IMPORTANT items to remember when managing documents:

When uploading documents:

- File names must be unique:
  - at the examination level, if the upload is linked to a specific exam activity; or
  - at the institution level, if the upload is not associated with a specific exam activity
- The allowed length of an uploaded document name is restricted to a specific number of characters, which varies and is dependent on where the file is uploaded; however, file names of up to 100 characters are supported in most cases
- The maximum number of files that can be uploaded at one time is 10
- If any of the above conditions are not met, the system displays a corresponding error message

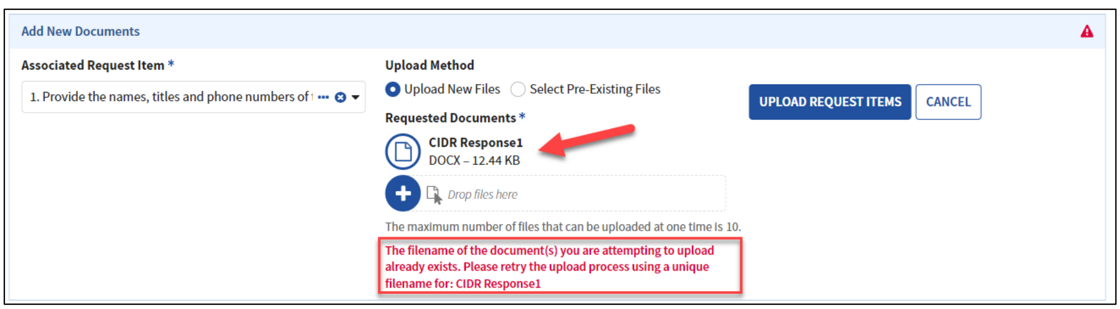


Figure 49. Add New Documents – Error Message

When uploading documents that address <u>multiple request items</u>:

- Do not upload the same document multiple times
- Use the multi-select feature in the Associated Request Item drop-down to link multiple request items to the uploaded document(s)

When editing documents:

- The extension must be identical to the original
- If the new file has a different name than the original document, it is automatically renamed to the original document name
- Uploading a new version overrides the previously uploaded version

Function: Associate Existing Documents to Request Items

Authorized users can link previously uploaded files to other CIDR or TTR questionnaire request items while entering responses. In the Add New Documents form, chose ‘Select Pre-Existing Files’ in the Upload Method field and begin typing the name of the existing file.

BES automatically displays the available file names based on the entered text. Click the Enter to select the desired file. Repeat the step above to select more than one file, if needed. To finish entering the information, select one or more values, in the Associated Request Item field.

Click **Upload Request Items** to complete the action or click **Cancel** to exit the form without performing the action.

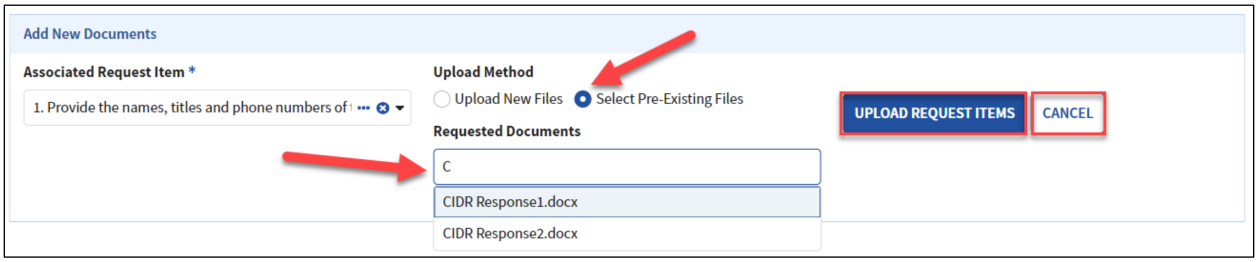


Figure 50. Add New Documents – Select Pre-Existing Files

Function: Upload Large Files in Questionnaires (Greater than 250 MB)

To upload files greater than 250 MB when responding to items in CIDR or TTR, the system requires a separate upload process. When entering responses, click the **alternate upload process** link to display the Large File Upload overlay **<u>in a separate tab of the browser</u>**.

For business rules related to document uploads, refer to the <u>Upload Documents (Less than 250 MB)</u> section above.

In the overlay, select a desired value in the required Associated Request Items drop-down list. The list includes all published request items for the corresponding PEP component, including additional ones, where applicable.

*Note: The option to **Submit** is disabled at this point.*

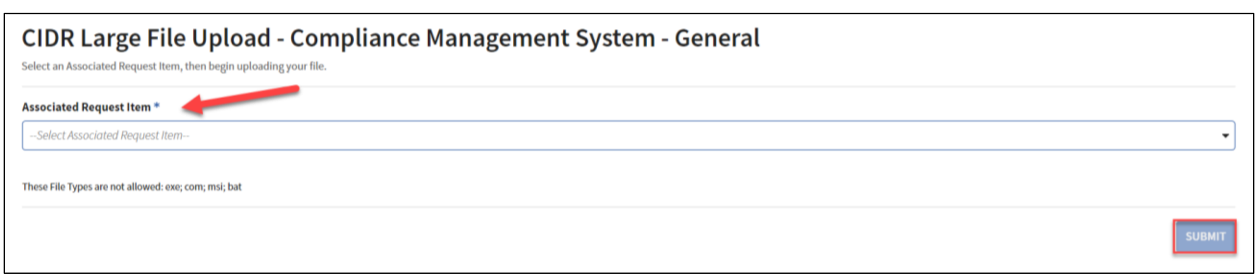


Figure 51. Large File Upload Overlay

Once a value is selected in the Associated Request Item, the system disables the drop-down, displays the corresponding message(s), and enables the option to upload. Proceed by clicking **Upload** to open the browser pop-up window and select one or more desired files.

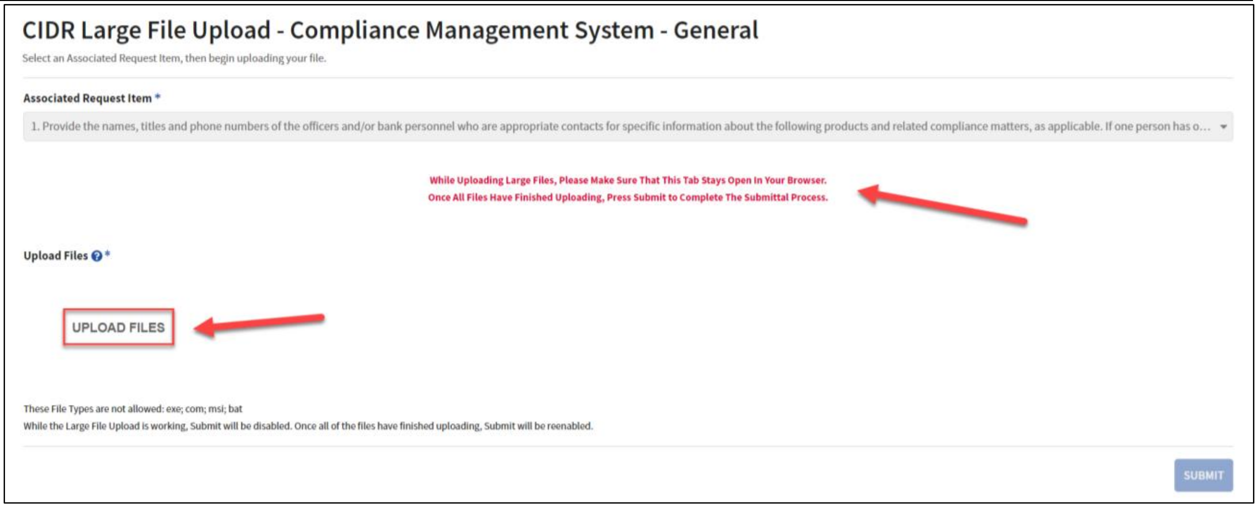


Figure 52. Large File Upload: Associated Request Item Selected (CIDR/TTR)

Select the file(s) to close the file selection pop-up and begin the upload process which displays the **Current Upload Files** section with the upload status bar.

Note: Do not close the Large File Upload page tab while the upload is in progress.

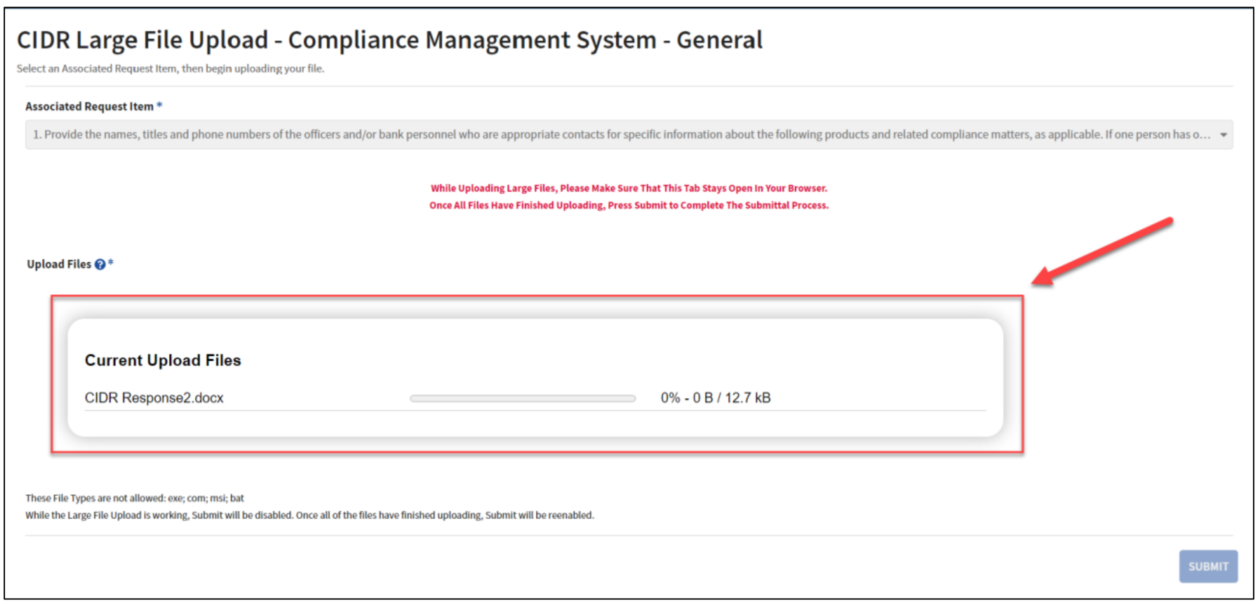


Figure 53. Large File Upload – File(s) Selected

Once the upload for the selected file(s) has successfully completed, the display message changes to 'Previously Uploaded Files' and lists the selected document(s) and the **Submit** button enables.

Click **Submit** to complete the upload and close the overlay.

*Note: Files are not attached to the questionnaire until the user clicks **Submit**.*

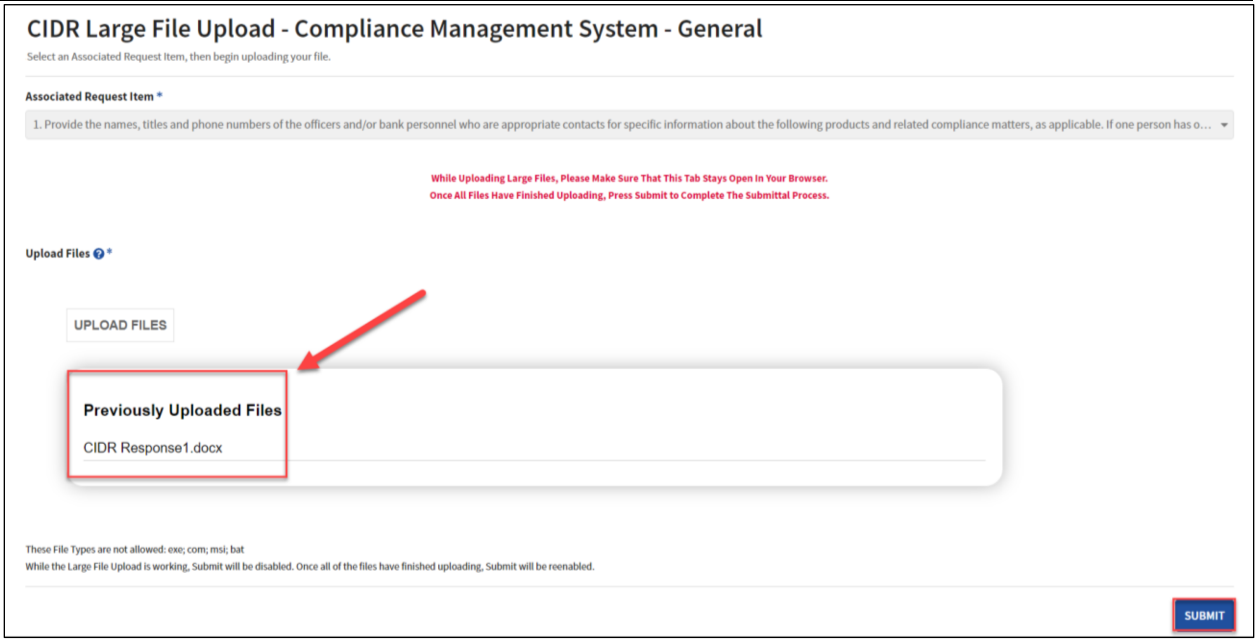
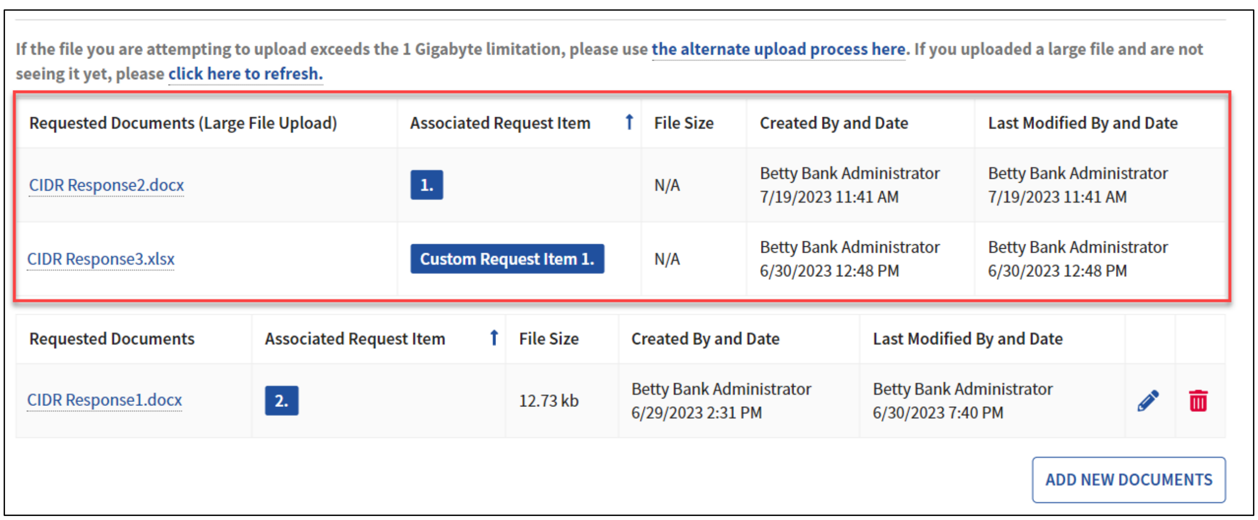


Figure 54. Large File Upload – Previously Uploaded Files

Navigate to the original page or tab (CIDR or TTR) to view the uploaded file(s). The uploaded documents display in the separate large file documents grid towards the bottom of the overlay.

Note: Files may not appear in the grid immediately. The application performs a grid refresh process in 30 second intervals. To display the uploaded file(s) wait for the automatic refresh to complete or manually refresh the browser window.



If the file you are attempting to upload exceeds the 1 Gigabyte limitation, please use the alternate upload process here. If you uploaded a large file and are not seeing it yet, please click here to refresh.

Requested Documents (Large File Upload)	Associated Request Item	File Size	Created By and Date	Last Modified By and Date
CIDR Response2.docx	1.	N/A	Betty Bank Administrator 7/19/2023 11:41 AM	Betty Bank Administrator 7/19/2023 11:41 AM
CIDR Response3.xlsx	Custom Request Item 1.	N/A	Betty Bank Administrator 6/30/2023 12:48 PM	Betty Bank Administrator 6/30/2023 12:48 PM

Requested Documents	Associated Request Item	File Size	Created By and Date	Last Modified By and Date
CIDR Response1.docx	2.	12.73 kb	Betty Bank Administrator 6/29/2023 2:31 PM	Betty Bank Administrator 6/30/2023 7:40 PM

ADD NEW DOCUMENTS

Figure 55. Enter Responses CIDR Overlay – Large File Documents Grid

Uploaded Items List Option Tab

The Uploaded Items (CIDR or TTR) tab displays a consolidated list of all the documents that have been uploaded for the CIDR and TTR questionnaire.

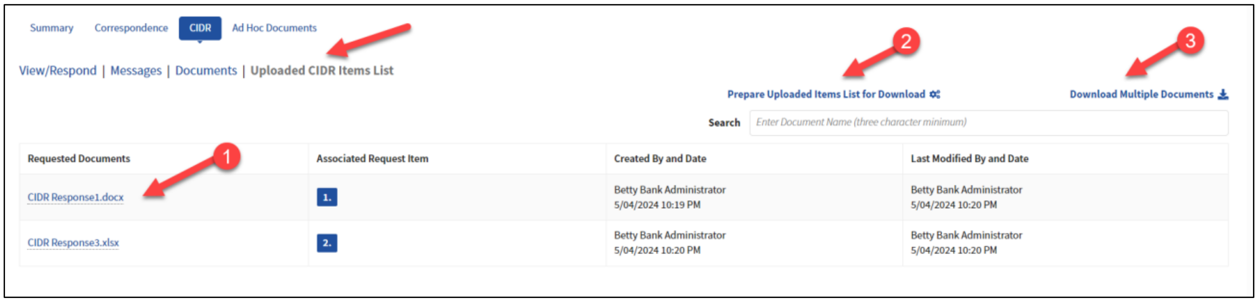


Figure 56. Uploaded CIDR Items List Option Tab

1. **Uploaded Documents**: If available, click the enabled link to download the desired document.
2. **Prepare for Download:** Click **Prepare Uploaded Items List for Download** to download the list in Excel format. This generates the download file, and when the file generation is complete, the link changes to **Download…** Click the link to download the data.

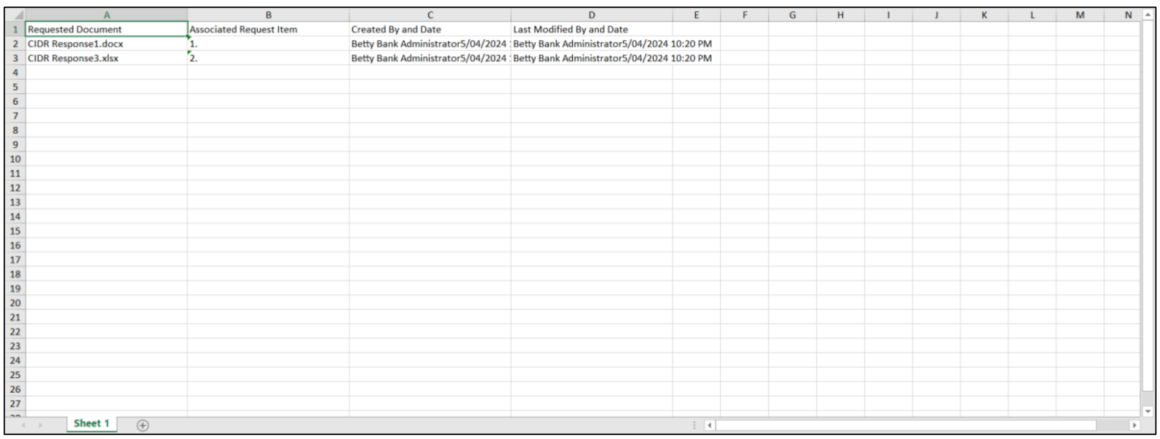


Figure 57. Uploaded Items Export/Excel

3. **Download Multiple Documents:** Click the link to display the Download Multiple Documents page. On the page, select the desired documents and click **Download Selected Documents** to get the files. Or click **Cancel** to exit without completing the action. On Download, the application generates and displays a link to the zip file containing the selected documents.

   Click the link to download the zip file. After downloading the zip file and extracting the files, click Close to return to the Documents tab.

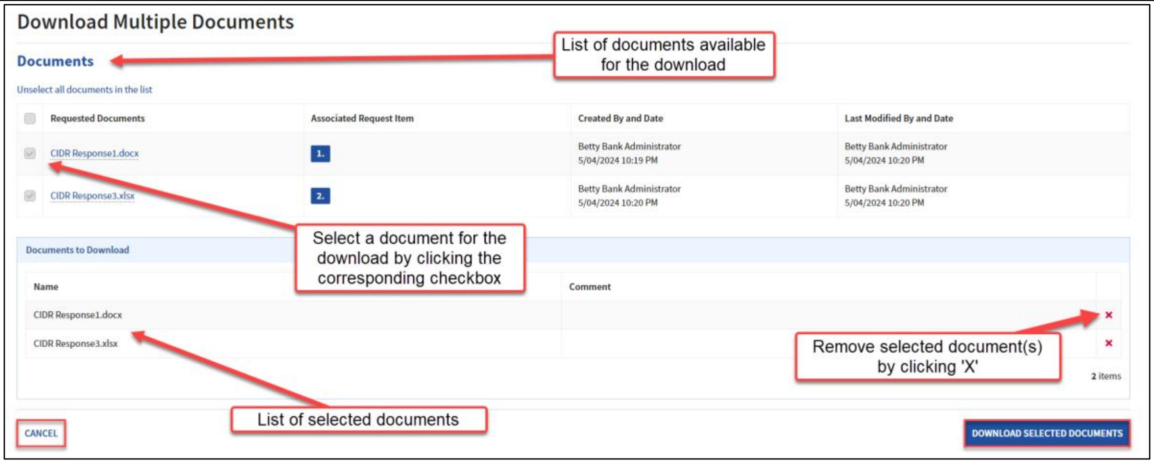


Figure 58. Download Multiple Documents Page

Function: Download CIDR Responses

When the CIDR response has been submitted, the application generates a response document. The document includes all applicable items and responses entered either by the bank or by the examination team on behalf of the institution. The document name has 'Submitted Answers' appended in its title.

Navigate to the applicable PEP component and click on the Documents tab to view the read-only response document in PDF format, which can be downloaded by users with applicable permissions. If enabled, click the link to download the document. See Figure above.

Function: Request to Unlock Submitted CIDR

Once the CIDR is submitted to the exam team, it is no longer editable by BES users. However, users with Submit permissions may request the FDIC unlock the CIDR for further editing.

To send the unlock request, navigate to the CIDR tab and click **Request to Unlock CIDR** which displays the Unlock CIDR overlay pop-up message. Here, enter the required Reason to Unlock and click **Submit** to proceed with the unlock request. To exit without sending the request click **Cancel**.

Upon submission, the overlay closes, and the system takes the following actions:

- Sends a 'Request to Unlock' notification to field management and the exam team; and
- Sends an email and notification to all BES users.

Notes:

- *The CIDR remains locked until the FDIC approves the request.*
- *A notification is sent to bank staff once the FDIC responds to the unlock request.*
- *If the unlock request is approved, the CIDR should be updated and resubmitted by the bank.*
- *The ability to request the CIDR unlock is available until the activity is completed by the exam team and the report has been issued.*

Function: View CIDR Audit History

The system records the history of changes to any responses or document uploads to any request items which occur after the initial submission and prior to any resubmission of the CIDR to the FDIC.

To display the sortable audit history, expand the Audit History section on the CIDR tab, which displays once the CIDR has been edited. An Audit Type and Date Range dropdowns are available to filter the list of records.

Each entry includes details regarding the request item updated, specifics regarding old and new values for the section and subsection, as well as the date/time and username. See Figure 8 above.

Transaction Testing Request Tab

The Transaction Testing Request (TTR) Tab displays once the examination team publishes the TTR to the Site. This tab facilitates the exchange of information pertaining to transactional testing requests and is the tab that bankers use to complete the TTR.

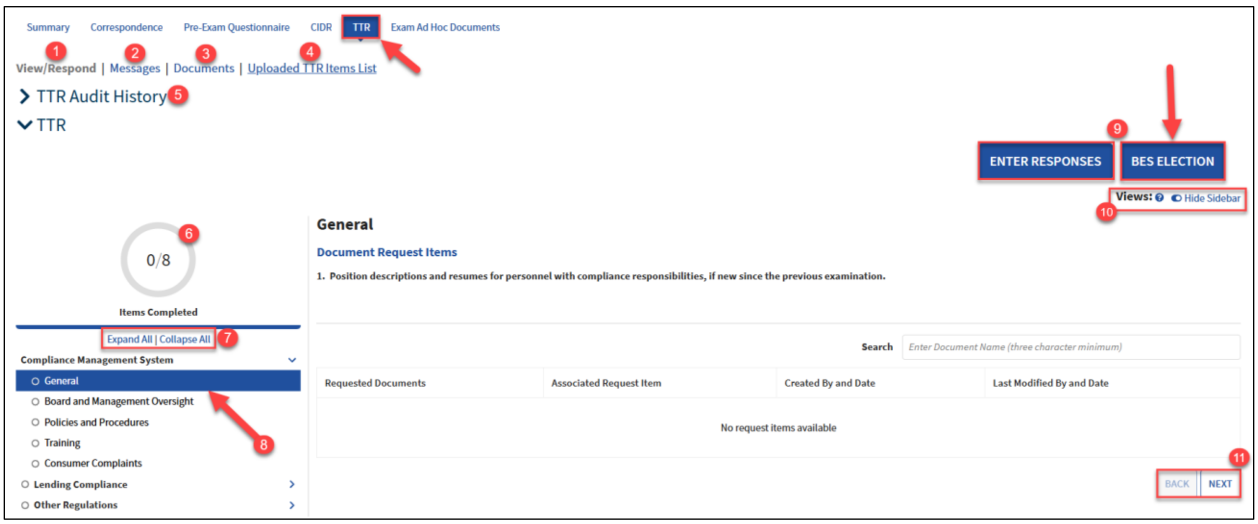


Figure 59. TTR Tab

1. **View/Respond:** The default tab when entering this tab allows users to view items and enter responses.
2. **Messages**: Select this tab to view any messages entered by bank staff or the exam team, or to add a new message.
3. **Documents**: The section contains any existing TTR documents. The files in this section automatically generate and are downloadable by users with the applicable permission. If enabled, click the link to download the desired document.
4. **Uploaded … Items List:** This section displays a list of all documents uploaded by the institution in response to the items requested in the questionnaire.
5. **Audit History:** Click the caret (>) to expand the section and view the Audit History grid with the corresponding historical entries for the questionnaire.
6. **Items Completed**: The graphic displays the number of both completed items and total items.

7. **Expand All/Collapse All**: Click the links to expand and collapse the TTR sections listed in the navigation menu.

8. **Navigation Menu**: Expand and click the desired TTR section to display the corresponding request items and responses, if any, in the read-only TTR section on the right.

   Note: Green checkmarks next to each heading indicate completed sections. White circles indicate incomplete sections.

9. **Enter Responses**: This option is displayed for users with applicable permissions once the BES Election is made. Click the button to enter responses to the TTR.

10. **Toggle Views**: To hide the navigation menu on the left select **Hide Sidebar**, or if the sidebar is hidden, click the link now displaying 'Show Sidebar'.

11. **Navigation Options**: Click **Next**, or if enabled **Back,** to navigate between the TTR sections.

Function: View and Generate TTR Documents

When the TTR is published by the exam team, applicable notifications and emails are generated and are sent to bank staff and the FDIC. A read-only version also generates in PDF format and displays in the Documents menu option tab in this module.

The read-only file is displayed below in the Documents section and can be downloaded by users with applicable permissions. 'Unanswered' is appended to the document name. If enabled, click the link to download the document.

The application also provides authorized users with the ability to create a draft TTR document with responses included. Click **Generate Draft Response** to generate a draft copy of the TTR with the most current responses included. The link to the generated file displays in the TTR Documents grid.

Notes:

- *This option is available until the questionnaire is submitted.*
- *The Generate action overwrites any previously generated copies.*
- *The Search option allows users to locate desired documents by entering three or more characters.*

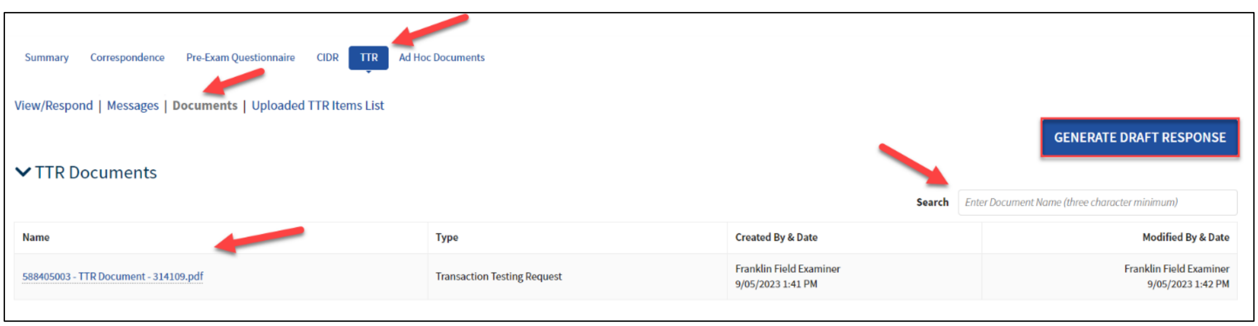


Figure 60. TTR Documents Tab

Function: Enter TTR BES Election

Once the examination team publishes the component, the bank must indicate whether users will complete it within BES.

To enter the BES selection, navigate to the corresponding component tab, and click **BES Election** to display the BES Election overlay. In the overlay, indicate whether the institution will complete the component in the system (i.e. opt in) or will work with the exam team outside of BES to complete it (i.e. opt out). Enter all required information and click **Submit**. This saves the selection, closes the overlay, and displays the applicable component tab. To exit the overlay without making a selection, click **Cancel**.

Notes:

- *The ability to enter the TTR BES election is available until the activity is completed by the exam team and the report has been issued.*
- *If the user opts out from entering responses, the Description field displays and is required.*

Refer to the Enter BES Election (PEQ) section for additional details.

Function: Download TTR Responses Entered by the Exam Team (Opt-Out Only)

If the bank opts out of a PEP component and the response has been submitted on its behalf by the FDIC, BES generates a response document. The document includes all applicable questions or request items, and responses entered on behalf of the institution by the exam team.

Navigate to the applicable PEP component and click on the Documents tab to view the read-only response document in PDF format, which can be downloaded by users with applicable permissions. If enabled, click the link to download the desired document.

Function: Complete and Submit TTR

Notes:

- *This section applies both to the initial submission and re-submission if the previously submitted TTR is unlocked.*
- *The ability to enter TTR responses is available until the activity is completed by the exam team and the report has been issued.*

To enter or update the responses to the request items, click **Enter Responses** *(see above)* on the TTR tab to display the editable overlay. Navigate through the TTR and enter text responses, upload documents, or both. To save the responses and close the overlay, click **Save and Exit**.

IMPORTANT: PEP responses are not viewable by the examination team until submitted by the institution.

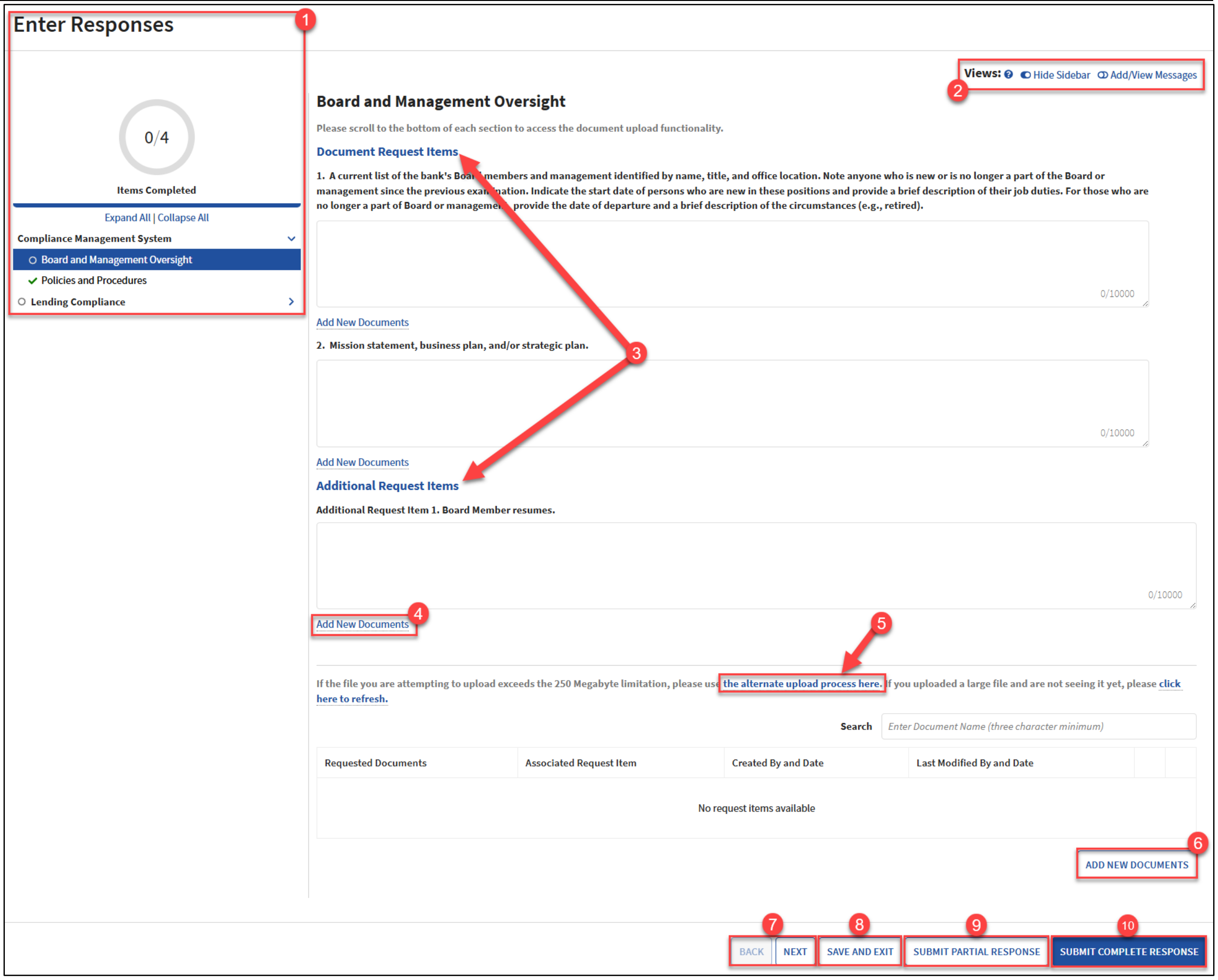


Figure 61. TTR Overlay – Enter Responses

1. **Navigation Menu**: Use the links in the navigation menu to access the desired TTR sections.
2. Toggle Views: Click on the toggles to change the content displayed and functions available. A tool tip provides users guidance.
3. **Editable TTR**: Enter institution responses to the request items. Two types of items can be requested: Document Request Items and Additional Request Items. Additional request items are document requests but are unique to each institution/examination activity. Each item can be answered as free-form text or by uploading an attached document.
4. Add New Documents (Adjacent to Request Item): Click the link next to a specific request item to upload files less than 250 MB, which automatically associates the uploaded file(s) to the corresponding request item. When this option is utilized, the ability to *manually* select the associated item(s) to a document upload is disabled.
5. Alternate (Document) Upload Process: Click the link to upload files larger than 250 MB.
6. Add New Documents (General): To add documents less than 250 MB in size without pre-selecting a specific request item, click the **Add New Documents** button. Using this option provides the ability to associate one or more of the displayed request items (including additional ones) to the upload.

7. **Back/Next**: Navigate TTR sections by clicking **Back** and **Next**, as applicable.

8. **Save and Exit**: At any point while responding to questions, users may save responses and exit the process to return later to continue.

9. **Submit Partial Response:** The partial response option is available to submit current completed documents and text responses to the examination team.

   On Submit Partial, the confirmation message displays. Click **Yes** to proceed or **No** to exit without taking the action. On Yes, the current responses and documents are made available to the examination team and applicable notifications are generated.

   Notes:

   - *The user must have permission to submit the questionnaire to submit the partial response. If the user does not have permissions, the Submit option is disabled.*
   - *The partial response option is not available if a previously fully submitted questionnaire is unlocked.*

10. **Submit Complete Response:** To submit the full CIDR, all published items must be answered either by entering written responses or uploading documents. If any of these conditions are not met, the Submit option is disabled.

    Note: Review any messages prior to submission.

To send the completed TTR to the examination team, click the **Submit** from the overlay which displays the confirmation message. To proceed with the submission, click **Yes**, or to close the message and return to the TTR overlay without submitting, click **No**.

Upon submission, the overlay closes, and the system takes the following actions:

- Makes the submitted TTR un-editable;
- Displays the TTR tab with the submission confirmation banner;
- Generates a PDF of the TTR with submitted responses, and enables the link to download in the Documents section;

  Note: There may be a brief lag before the link displays. If the updated document does not display in the grid, manually refresh the page.

- Updates the TTR status milestone to ‘Submitted’ saving the submitted date and submitter name;
- Sends an email and a notification to BES users; and
- Sends a notification to field management and the exam team.

Function: Download TTR Responses

When the TTR response has been submitted, the application generates a response document. The document includes all applicable items and responses entered by the bank or by the examination team on behalf of the institution. The document name has ‘Submitted Answers’ appended in its title.

Navigate to the applicable PEP component and click on the Documents tab to view the read-only response document in PDF format, which can be downloaded by users with applicable permissions. If enabled, click the link to download the document. See Figure above.

Function: Request to Unlock Submitted TTR

Once the TTR is submitted to the exam team, it is no longer editable by BES users. However, users with Submit permissions may request that the FDIC unlock for further editing, if necessary.

To send the unlock request, navigate to the TTR tab and click **Request to Unlock TTR** which displays the Unlock TTR overlay pop-up message. In the overlay enter the required Reason to Unlock and click **Submit** to proceed with the unlock request.

In the overlay, enter the required Reason to Unlock and click **Submit** to proceed with the unlock request. To exit without sending the request click **Cancel**.

Upon submission, the overlay closes, and the system takes the following actions:

- Sends a ‘Request to Unlock’ notification to field management and the exam team;
- Sends an email and a notification to all BES users.

Notes:

- *The TTR remains locked until the FDIC approves the request.*
- *If the unlock request is approved, the TTR should be updated and resubmitted by the bank.*
- *A notification is sent to bank staff once the FDIC responds to the unlock request.*
- *The request to unlock the TTR unlock is available until the activity is completed by the exam team and the report has been issued.*

Function: View TTR Audit History

The system records the history of changes to any responses or document uploads to any request items which occur after the initial submission and prior to any resubmission of the TTR.

To display the sortable audit history, expand the Audit History section on the TTR tab, which displays once the TTR has been edited. Audit Type and Date Range dropdowns are available to filter the list of records.

Each entry includes details regarding the request item updated, specifics regarding old and new values for the section and subsection, and the date/time and username. See Figure above.

Notifications Page Tab

The Notifications page tab allows users to send notifications and view sent and received items. This includes system-generated items, messages sent manually by FDIC, bank users, and state examiners. To access the module, click **Notifications**.

Notes:

- *Notifications in this module are separate and distinct from any emails that are automatically sent by the system.*
- *Any manual notification sent by the exam team to BES users is accompanied by a separate email to the same users with the reminder to access the Notifications module to view the sent notification.*
- *To display the most up-to-date list of notifications, users should manually refresh the screen by clicking the browser Refresh icon ( ) or navigate to a different page within the Site.*

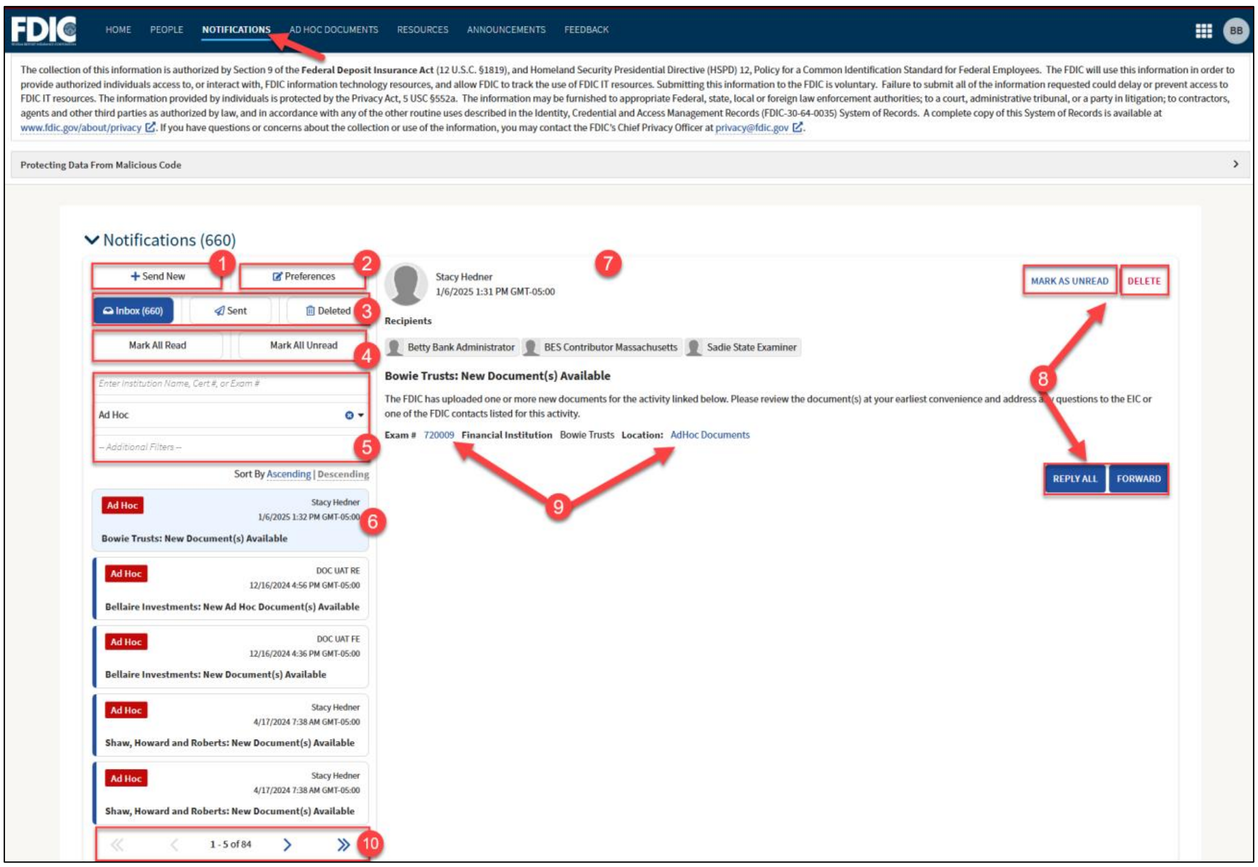


Figure 62. Notifications Page Tab

1. **Send New:** Click the button to display the Send New Notification overlay to send a new notification. Refer to the Send New Notification section for additional details.

2. **Preferences**: Click the button to display the Notifications Preferences overlay to manage individual notification preferences. Refer to the Manage Notification Preferences section for additional details.

3. **Notification Folders**: Notifications in this module are grouped into Inbox, Sent, and Deleted folders. To view notifications in any of these folders, click the corresponding button. The viewed folder is highlighted in blue.

4. **Mark All Read/Mark All Unread**: Notifications in the Inbox or Sent folders can be marked as 'Read' and 'Unread' at once.

   Note: Unread notifications are marked by a blue vertical bar on the left side of a notification ( ).

5. **Search/Filter/Sort**: Use the search or filter options to refine the list of items displayed. Notifications can be searched by Cert #, Institution Name, or Exam #, and filtered by Tags or by other properties, such as Important, Time Sensitive or Unread. Finally, users can sort notifications in ascending or descending orders.

6. **Notification Entries**: Available notifications within the selected folder as well as any search or filtering options display in the left column and may be paginated depending on the number of notifications and the user's selected preferences.

   Note: To assist with identifying relevant notifications, institution name is prefixed to the titles of applicable entries.

7. **Notification Details**: The selected notification is highlighted in the left column, and details display in the right column. Each items displays the sender, recipients, subject, content of the message, and exam number, if applicable. Directly beneath the selected notification, the system displays a thread of any related notifications, such as original entries, replies, or forwards.

   Note: An unread notification is automatically marked 'Read' after the details are displayed.

8. **Individual Notification Actions:** Available actions vary by folder and notification. The actions may include options to reply all, forward, mark as read/unread, delete or restore (a deleted) notification.

9. **Notification Links**: Some notifications include hyperlinks to navigate to the corresponding exam activity records in BES.

10. **Pagination Options**: To navigate records, use the available controls by clicking Next (>), Last (>>), Back (<), and First (<<), as applicable.

Function: Send New Notification

Users can send an ad hoc notification to the examination team, field management, other bank users, or state examiners. See the Notifications Recipients Job Aid to understand what notifications can be sent to which users. Click **Send New** to open the Send New Notification overlay.

In the overlay, enter the required information (*). Once the institution and activity fields are complete, the Site enables the Recipients field. Here, select one or more recipients from the list of names which populate based on the institution and exam activity selections.

Note: If a BES user is linked to more than one bank, the user must select a bank in the Financial Institution drop-down. If any on-going activities exist for the selected bank, the Activity drop-down *enables and the new notification can optionally be linked to an activity by selecting a value in the Activity field.*

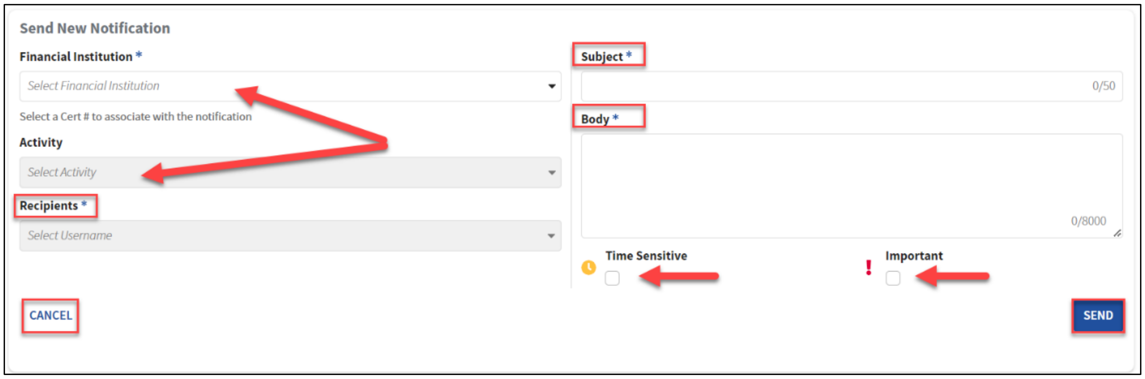


Figure 63. Send New Notification Overlay

Users may optionally specify whether the notification is 'time sensitive' or 'important' by selecting the applicable checkboxes below the Body text field.

Click **Send** to complete the process, which displays the item to the selected recipient(s) through the Notifications module. To exit and close the overlay without sending the notification, click **Cancel**.

To *forward* a received notification, select the desired record, click **Forward**, enter Recipients, and click **Forward Notification**. To exit and close the overlay without forwarding the notification, click **Cancel**.

To *reply to* a received notification, select the desired record, click **Reply All** enter desired text, and click **Send Reply** to complete the action. The action sends a reply to all recipients of the replied-to notification. To exit and close the overlay without taking the action, click **Cancel**.

Replying to a notification also sends a separate email to the recipients of the reply notification.

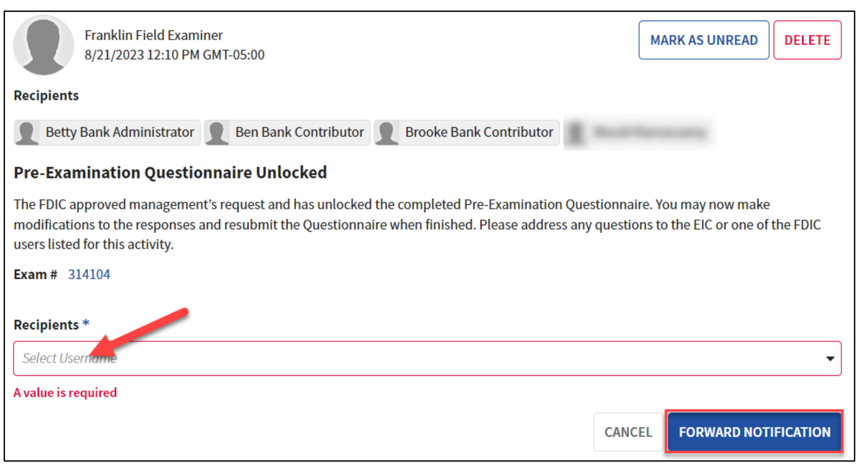


Figure 64. Forward Notification

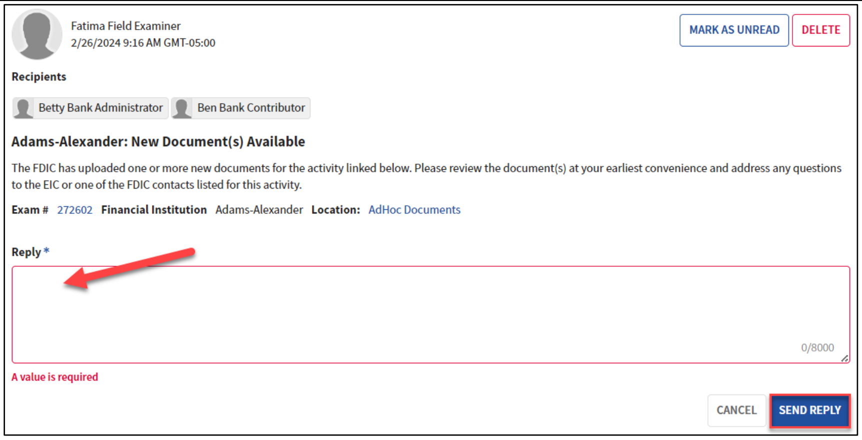


Figure 65. Reply All Notification

Function: Manage Notification Preferences

Users can manage notification preferences to set how many notifications display per page, if the notifications page tab defaults to collapsed or expanded, which tag type(s) displays, and sort order of both notifications and replies.

Click **Preferences** to display the Notification Preferences overlay. Here, users can update system settings to the desired behavior or click ‘Restore Defaults’ to revert any previously selected preferences to the default system settings. To proceed click **Save**, or to close the overlay without making changes, click **Cancel**. If no changes are made, **Save** remains disabled.

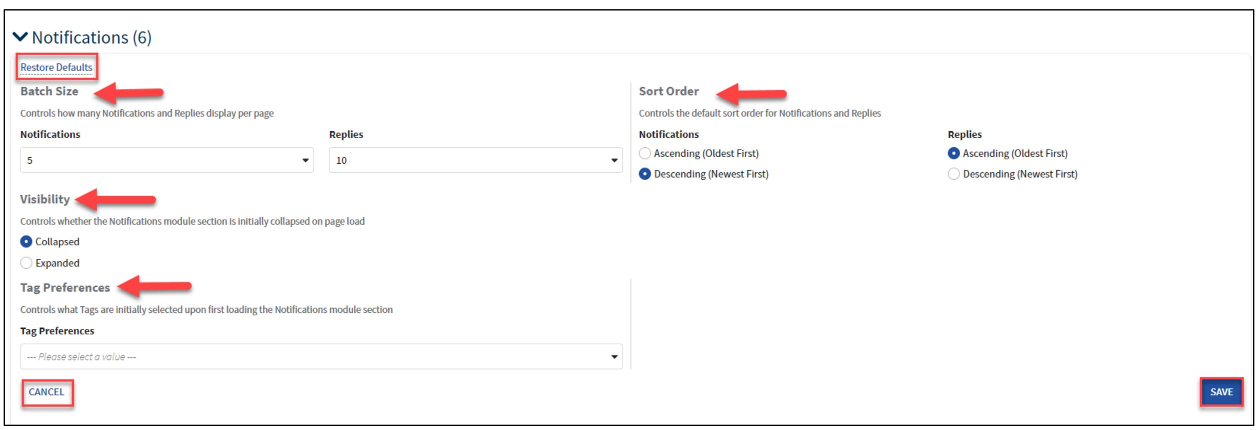


Figure 66. Notifications – Manage Preferences

Exam Ad Hoc Documents Activity Tab

The Ad Hoc Documents tab at the activity level displays all ad hoc documents uploaded for review related to a specific examination activity. An exam ad hoc document is an item that is not associated with a PEP component response or request item. Only authorized BES users can upload documents on this tab.

In some instances, the examination team may share the updated documentation with the bank through this tab. For example, if any updates are made to the Information Package for the exam, the corresponding document is uploaded here.

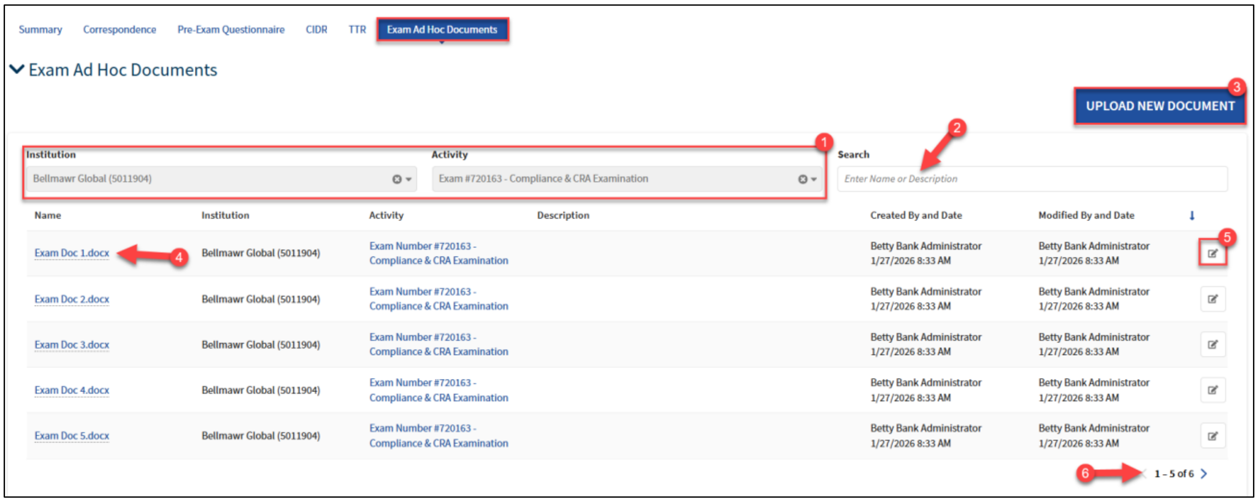


Figure 67. Exam Ad Hoc Documents Activity Tab

1. **Institution and Activity**: The Institution or Activity default to the selected examination activity.
2. **Search**: Search documents by name or description.
3. **Upload New Documents**: If available, click the button to initiate the upload process.
4. **Exam Ad Hoc Documents Grid**: For each document, the grid displays file name and extension. The Activity column includes a hyperlink to the associated exam activity. Click the link in the Requested Documents column to preview the corresponding uploaded document.
5. **Edit Document**: If displayed, click the Edit icon ( ) to upload a new version of a previously uploaded document. Note that exam ad hoc documents published by the exam team cannot be edited and the Edit option will not display.
6. If the grid contains more than five documents, the list paginates and users can navigate documents by clicking Next (>), Last (>>), Back (<), and First (<<), as applicable.

Ad Hoc Documents Page Tab

The Ad Hoc Documents tab displays all ad hoc documents uploaded for review outside of examination activities.

Ad hoc document uploads can also be associated with an exam activity, as noted in the previous section, and will display in the **Exam Ad Hoc Documents** tab within the activity itself.. For example, institutions may need to communicate with field management in between exam activities and receive documents that are not related to specific exams.

Note: Once the upload is complete, the corresponding document cannot be deleted.

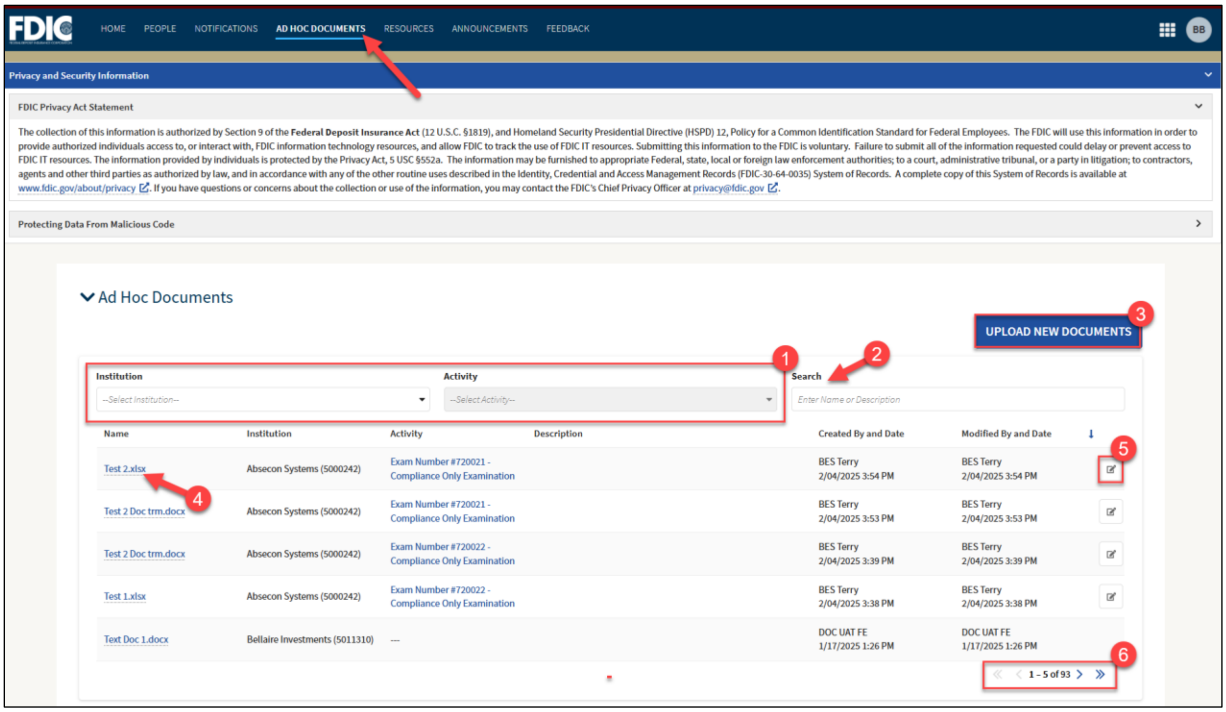


Figure 68. Ad Hoc Documents Page Tab

1. **Institution and Activity Filters**: The documents in the grid can be filtered by Institution or Activity. Note the values in the Institution and Activity filters depend on the institutions and activities assigned to the user.
2. **Search**: Search documents either by document name or description.
3. **Upload New Documents**: Click the button to initiate the ad hoc upload process.
4. **Ad Hoc Documents Grid**: For every uploaded ad hoc document, the grid lists file name including extension information. If the information is listed there, the Activity column contains a clickable to the associated exam activity. Click the link to navigate to the activity record's Summary tab. Click the link in the Requested Documents column to preview the corresponding uploaded document.
5. **Edit Document**: Click the Edit icon ( ) to upload a new version of a previously uploaded document. Note that ad hoc documents published by the exam team cannot be edited and the Edit option will not display.

6. **Pagination Options** (for large document lists): If shown, navigate the documents in the grid by clicking Next (>), Last (>>), Back (<), and First (<<), as applicable.

Function: Upload Ad Hoc or Exam Ad Hoc Documents

From the Ad Hoc Documents page tab or the Exam Ad Hoc Documents activity tab, click **Upload New Documents** to display the Upload New Documents overlay. In the overlay, select the applicable Institution and Activity, if not pre-populated.

Select the desired file(s) for upload and click **Upload Documents**. If all validations pass, the system completes the upload, sends applicable notifications to the examination team, closes the overlay, and returns to the Ad Hoc Documents tab. To exit the overlay without completing the upload, click **Cancel.**

When selecting the appropriate exam activity, on upload, the system sends an automated notification to the examination team and makes the uploaded document available. If the activity is left blank, the system sends an automated notification to field management only.

IMPORTANT:

Ensure all examination-related documents have the activity value completed (system should default to active examination) to ensure they are associated to the examination activity and not placed at the institution level.

If documents are uploaded to the institution-level, examination team members are not notified.

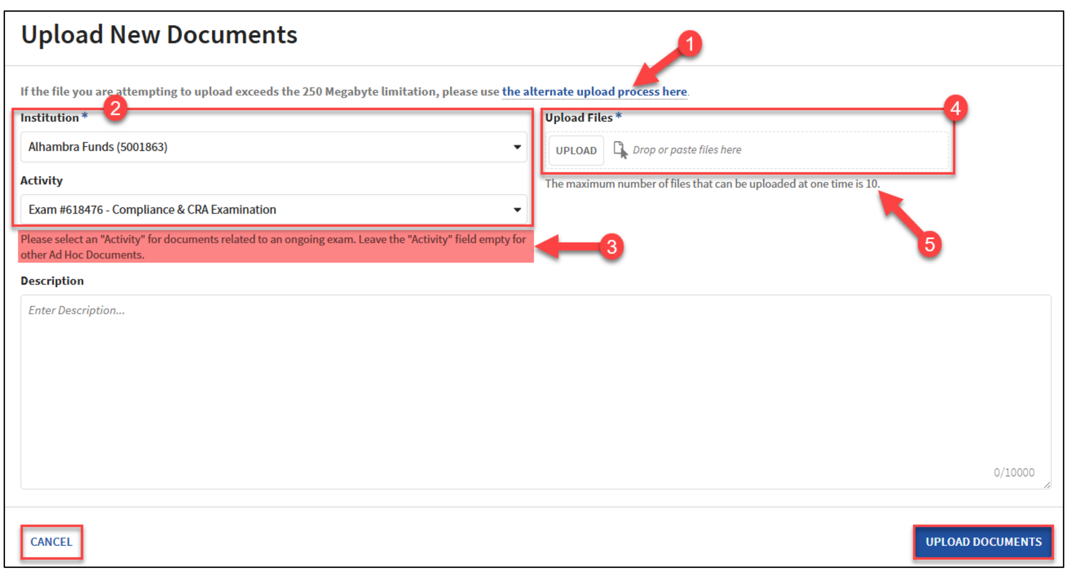


Figure 69. Upload New Ad Hoc Documents Overlay

1. **Alternate Upload Process**: Click the link to upload files that exceed 250 MB.
2. **Institution and Activity**: If the action is performed from the activity, institution and activity pre-populate, or if the BES user is associated with more than only one institution, select institution and activity in the dropdowns. To place the ad hoc upload at the institution-level, leave Activity blank.

3. **Tooltip**: BES displays a reminder message to assist users in uploading ad hoc documents to the activity, or at the institution-level, if not examination-related.

4. **Upload/Drop Files Here**: Click **Upload** to open the file explorer and select one or more files to upload. Once the desired file(s) are selected, the Site displays them in the overlay. If any business rules fail validation, the applicable error messages show on the screen. The process is like that described in the standard Upload Documents process for CIDR and TTR requests.

5. **Maximum File Number**: Only 10 files can be uploaded at one time.

If an activity is not selected during the initial upload steps, upon selecting "Upload Documents" in the bottom right, BES will provide the following pop-up to ensure the user doesn't want to associate the document(s) with an activity.

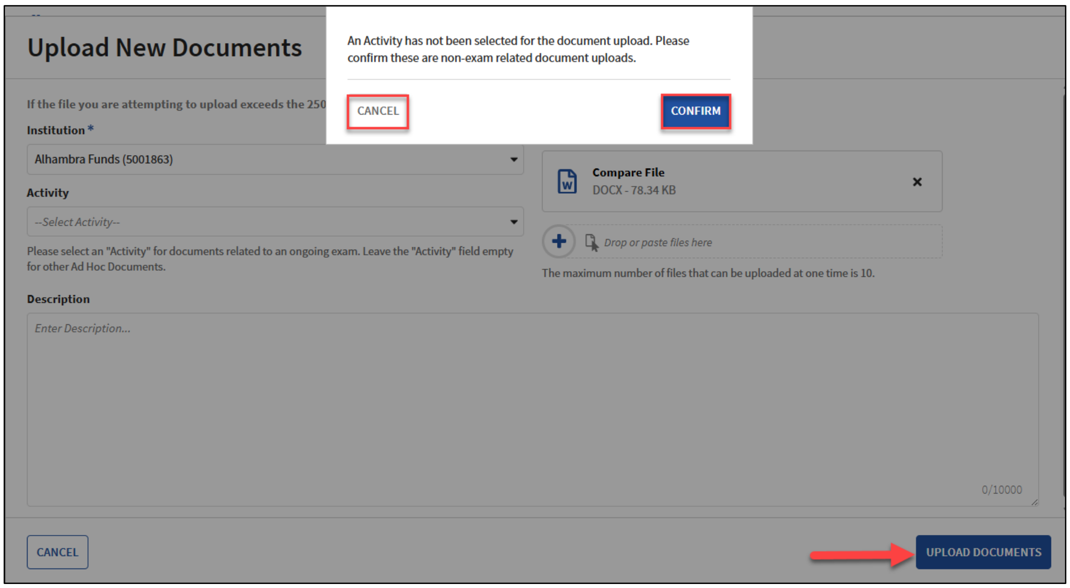


Figure 70. Upload to Institution Confirmation Overlay

Select **Confirm** to continue the upload process, and the selected files will display with no activity completed, and only available for FOCUS users to view at the institution-level.

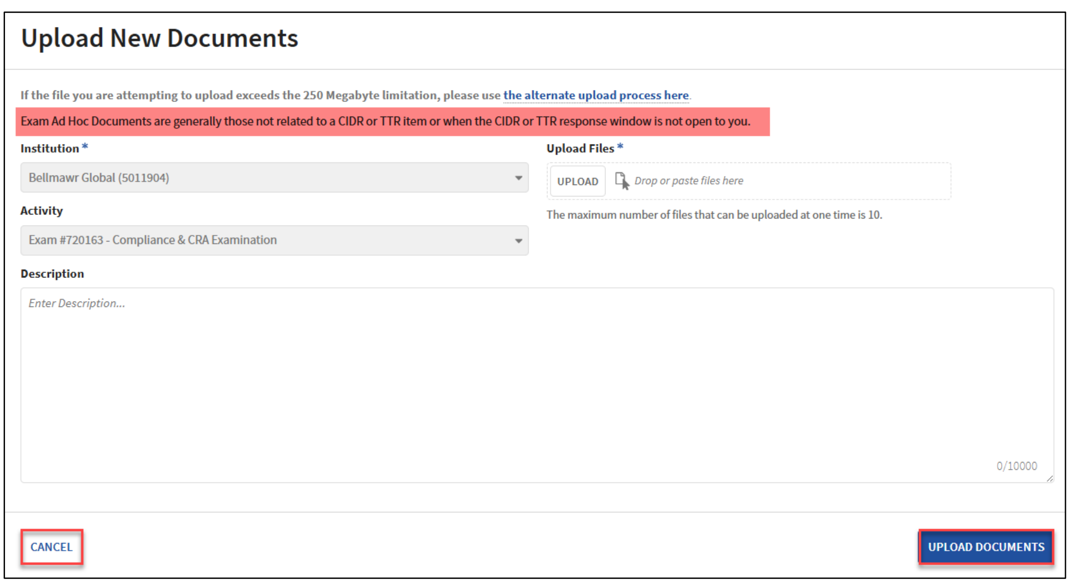


Figure 71. Upload New Exam Ad Hoc Documents Overlay

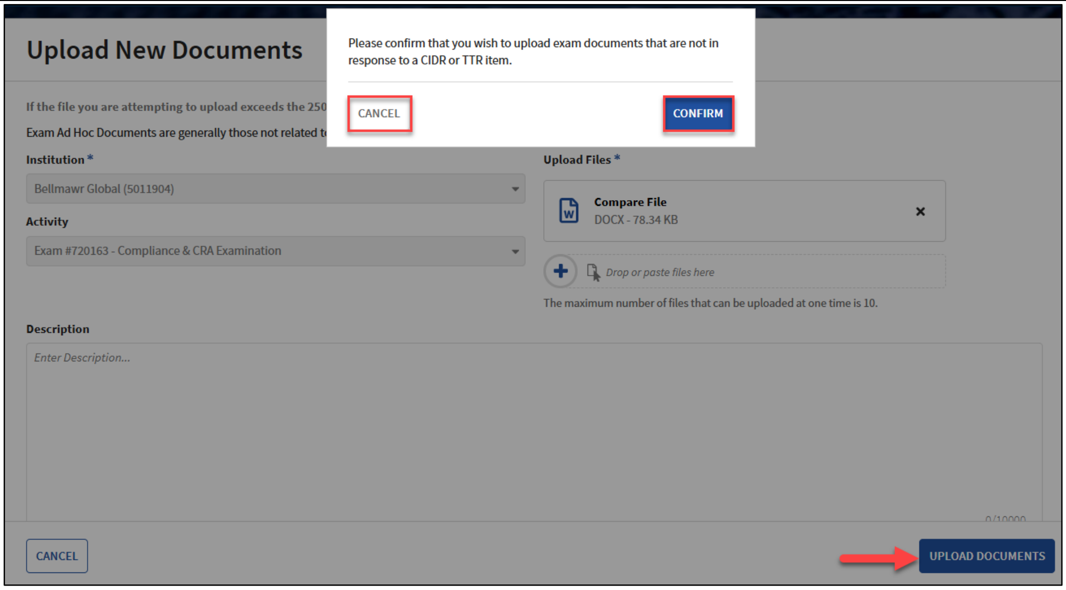


Figure 72. Upload to Activity Confirmation Overlay

Function: Upload Large Ad Hoc Documents (Greater than 250 MB)

To upload files greater than 250 MB, the system requires a separate upload process. In the Upload New Documents overlay, click the **alternate upload process (here)** link to display the Large File Upload overlay in a separate tab of the browser.

For business rules related to document uploads, refer to the Upload Documents (Less than 250 MB) section above. Users are required to select a value if they are associated with more than one bank. If only one value exists, the value is automatically selected.

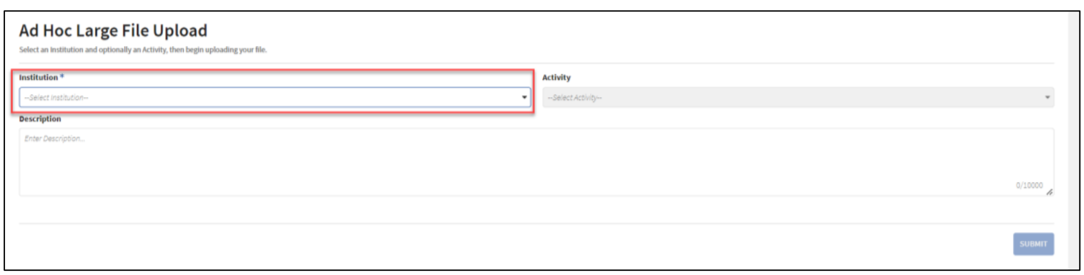


Figure 73. Ad Hoc Large File Upload Overlay

BES displays the corresponding message(s) and enables the option to upload. Proceed by clicking **Upload Files** to open the browser pop-up window and select one or more desired files.

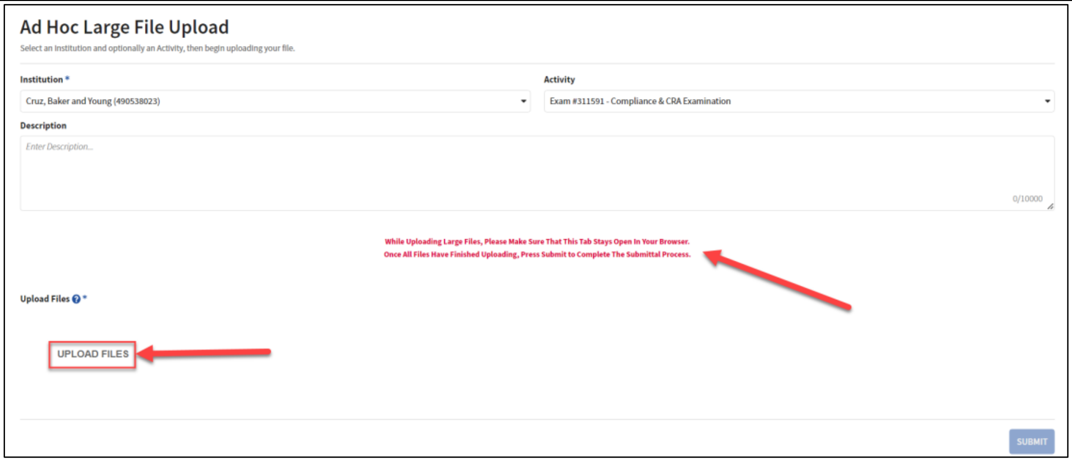


Figure 74. Ad Hoc Large File Upload – Institution and Activity Selected

Selecting the file(s) to close the file selection pop-up and begin the upload process which displays the **Current Upload Files** section with the upload status bar.

Note: Do not close the Large File Upload page tab while the upload is in progress.

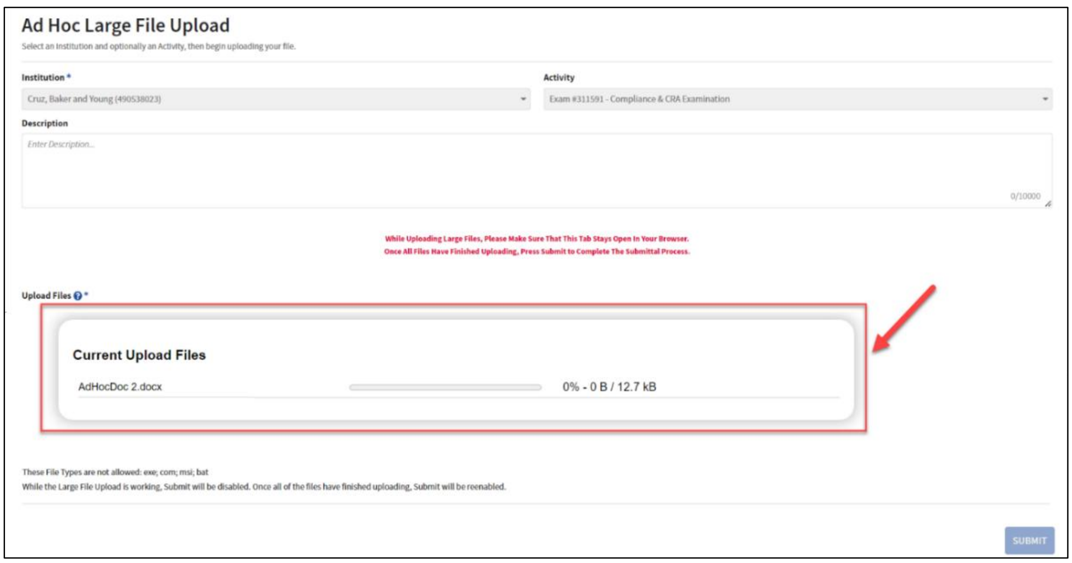


Figure 75. Ad Hoc Large File Upload – File(s) Selected

Once the selected file(s) has successfully uploaded, the display message changes to 'Previously Uploaded Files' and lists the selected document(s) and the **Submit** button enables.

Click **Submit** to complete the upload and close the overlay.

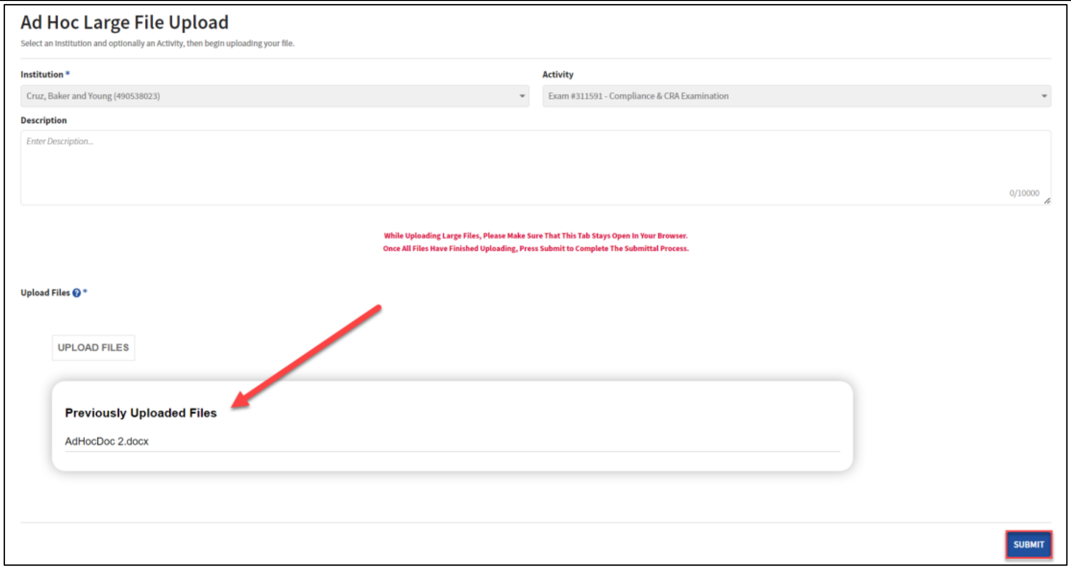


Figure 76. Ad Hoc Large File Upload – Previously Uploaded Files

The uploaded ad hoc document appears in a single grid on the corresponding Ad Hoc Documents page tab (at the examination and/or institution level).

Note: Files may not appear in the grid immediately. The application runs a grid refresh process in 30 second intervals. To display the uploaded file(s) wait for the automatic refresh to complete or manually refresh the browser window.

Function: Edit Ad Hoc Document

To upload a new version of a previously uploaded document, click the Edit icon () next to the desired file in the Ad Hoc Documents tab to display the Edit Documents overlay.

In the overlay, click **Upload** to select a new version of the file. Update the Description, if needed.

To complete the action, click **Save**. If all validations pass, the system completes the upload, sends applicable notifications to the examination team, closes the overlay, and returns to the Ad Hoc Documents tab. To exit the overlay, without completing the upload, click **Cancel.**

Note: The new version must be the same document type (i.e. have the same extension) as the originally uploaded document. Additionally, if the name of the new version is different, it is automatically renamed during the upload process to match the original document.

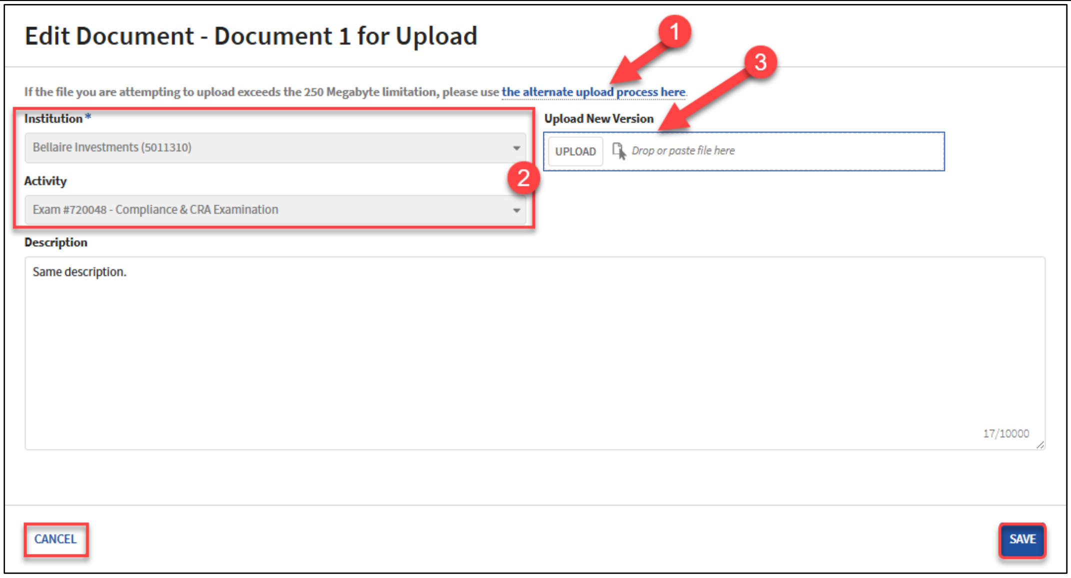


Figure 77. Edit Document Overlay – Ad Hoc Standard File Upload

1. **Alternate Upload Process**: Click the link if the new version exceeds 250 MB.
2. **Institution and Activity**: Institution and Activity, if applicable, are pre-populated and disabled.
3. **Upload/Drop Files Here**: Click **Upload** to open file explorer and select file to upload. Once the desired file is selected, the system displays it in the overlay. If any business rules fail validation, the applicable error messages show on the screen. The Edit Document process is like that described in the Upload Documents process for CIDR and TTR requests.

Updating large ad hoc files is like that of the standard files; however, the Edit overlay and the upload steps are like those for the new large file upload process.

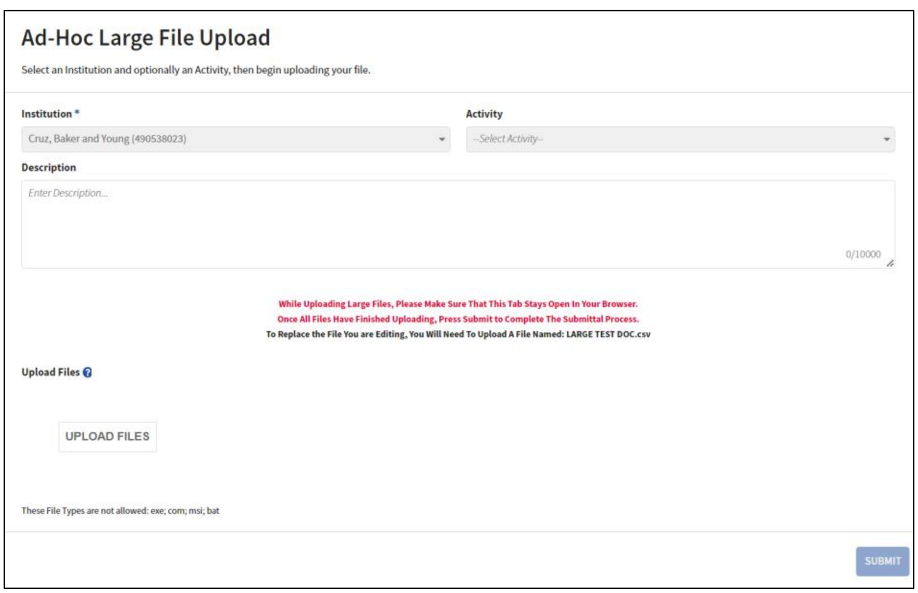


Figure 78. Edit Document Overlay – Ad Hoc Large File Upload

Resources Page Tab

The Resources page tab includes training resources and Help Desk information. Click **Resources** to display the page. Here, click the document links in the Resources and Other sections to download available documentation that is updated on a regular schedule.

Users should reference the training materials when they have a question about functionality or how to complete a task. Users should contact the Help Desk (see above) and select Option 1 when they experience issues or have encountered an error.

Note: New or updated resources display in bold.

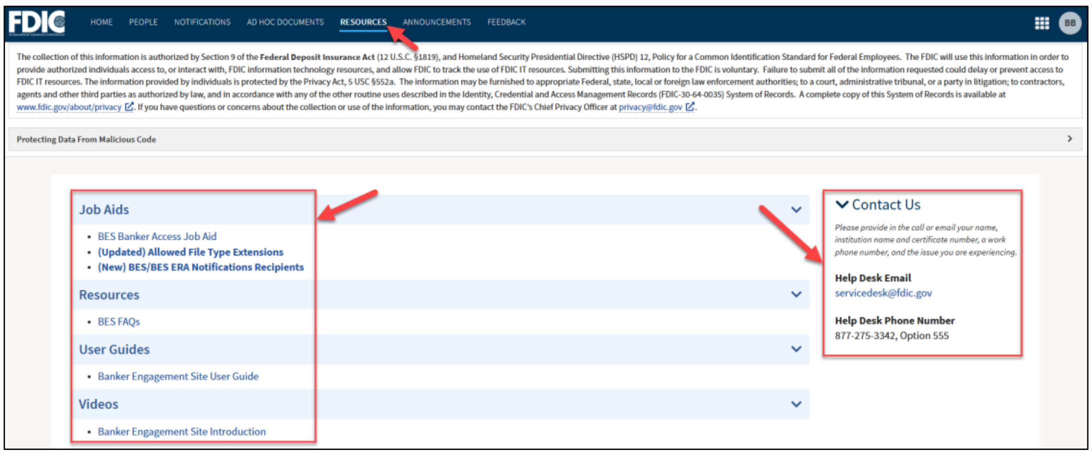


Figure 79. Resources Page Tab

Announcements Page Tab

The Announcements page tab displays system announcements. Announcements may be posted to inform users about system outtages, significant updates, and other pertinent information.

Click **Announcements** to display the page. Here, current announcements automatically display for a set period of time before moving to the Previous Announcements section. To see non-current announcements, select the Historical Announcements caret (⌄) to display a historical record of all system announcements previously posted. Historical announcments are maintained indefinitely.

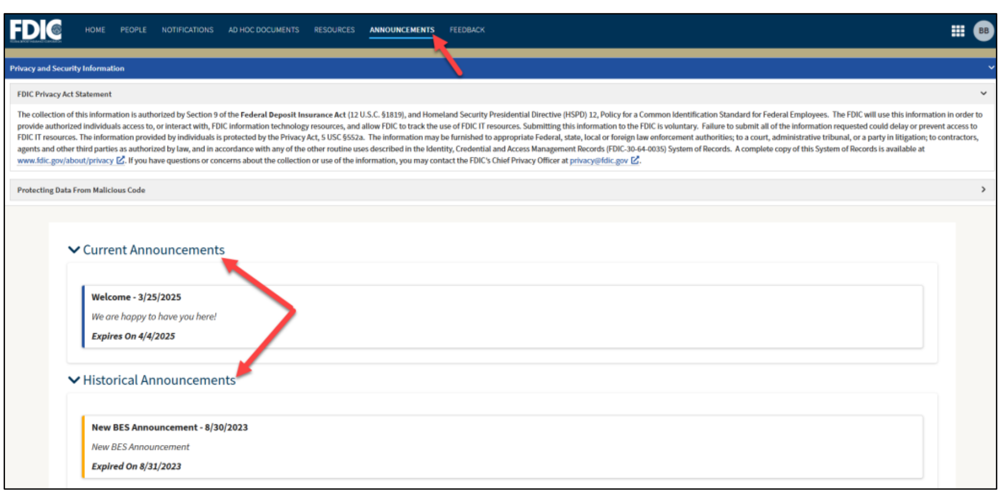


Figure 80. Announcements Page Tab

Feedback Page Tab

The Feedback page tab provides users the opportunity to provide feedback regarding their experiences using BES. Click **Feedback** to display the page.

Note: Users are also prompted to provide feedback at the time of PEQ and CIDR 'Complete' Submissions. Feedback can be provided at any time through the Feedback Page Tab.

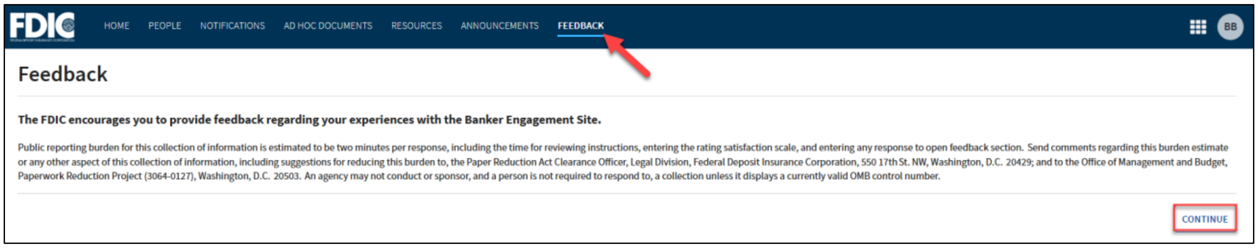


Figure 81. Feedback Page Tab

Click **Continue** to proceed to the collection screens after reviewing the burden statement. Users can provide feedback by selecting a rating using a scale of 1 to 5; where '5' is the highest rating and may enter written comments in the 'Additional Feedback' section.

Note: Only one section needs to be completed to submit feedback.

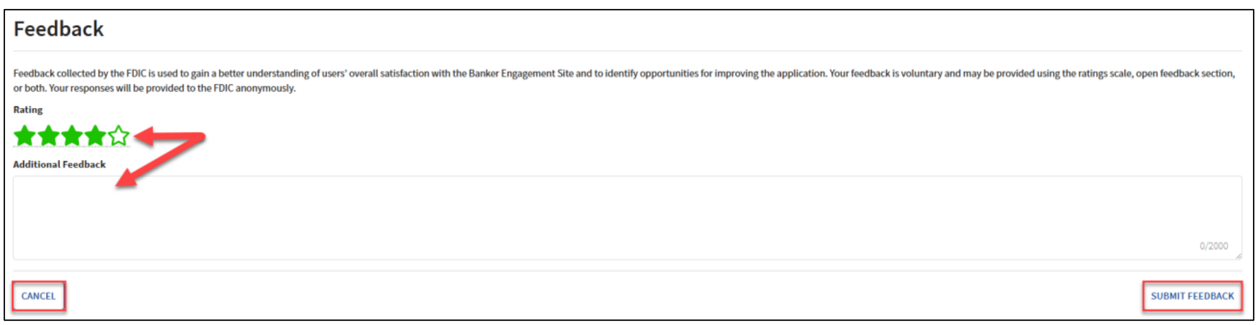


Figure 82. Feedback Screen

Click **Submit Feedback** to submit the information entered or **Cancel** to exit without submitting any feedback.

Manage User Settings

BES users can manage specific areas of user account settings. Click the Profile icon in the upper right corner from any BES screen to display the following action buttons: **Profile**, **Settings**, and **Sign Out**.

Notes:

- *Disregard the Profile selection.*
- *Within Settings, disregard the following Settings tabs: Third Party Credentials, Email Notifications and Mobile Notifications.*

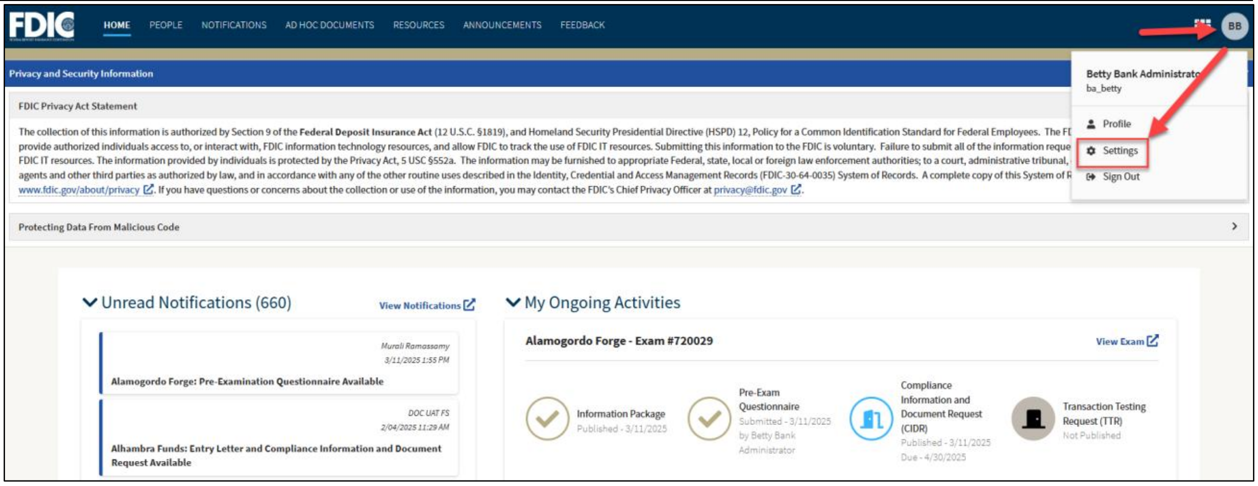


Figure 83. Profile Settings

Click **Settings** to display the Settings overlay, General tab. On the General tab manage calendar and time zone settings that are reflected on any screen that display dates and times. To change the time zone, select one of the following values for the time zone, as desired:

- (UTC-05:00) Eastern Time (EST5EDT)
- (UTC-06:00) Central Time (CST6CDT)
- (UTC-07:00) Mountain Time (MST7MDT)
- (UTC-08:00) Pacific Time (PST8PDT)

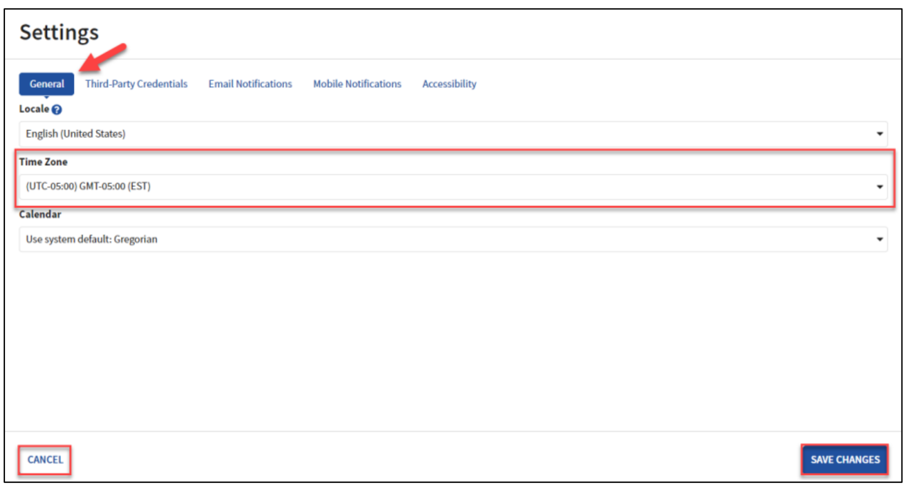


Figure 84. Settings – General Tab

On the Accessibility tab, users can manage their accessibility settings. By selecting one or both display options, outlines and borders will change, as well as patterns on charts. Select or de-select, click **Save Changes,** and refresh the screen to see the changes evidenced in any grids and other areas of the application.

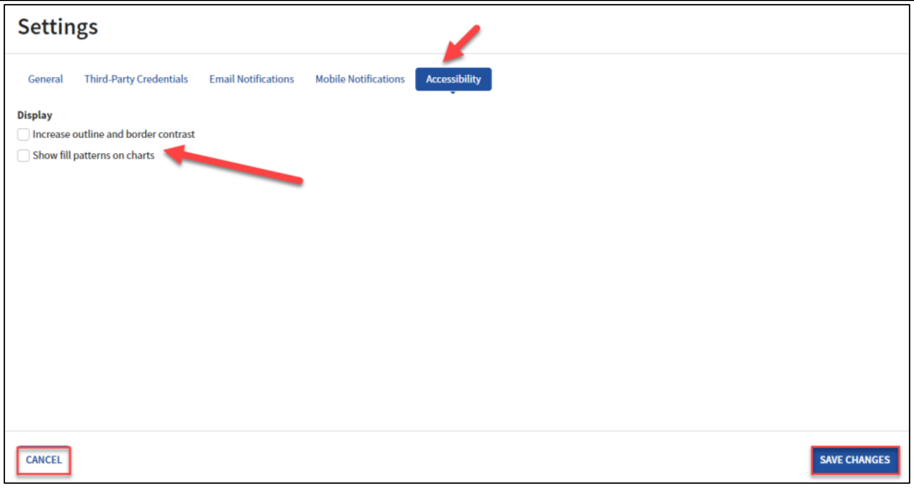


Figure 85. Settings – Accessibility Tab

Version History

Version #	Date	Description	Author(s)
1.10	3/27/2025	Added: - Manage User Permissions: Note on steps BES Admin must take for Contributor access - Enter BES PEQ Election: New screenshot with BES Election button - CIDR Tab/CIDR BES Election: New screenshot with BES Election button - Complete and Submit CIDR: Note on where documents from a partial submission can are located - Send New Notification: State examiner info and Notification Matrix - Feeback Page Tab section Updated: - Various screenshots to reflect new Feedback tab	FDIC BES Training Team
1.11	7/18/2025	Updated: - Screenshots for upload and edit Ad Hoc files to reflect >250mb	FDIC BES Training Team
1.12	1/30/2026	Updated: - Custom Request Items to Additional Request Items - Exam-level Ad Hoc Documents section - Notes on the ability to make updates to the PEQ, CIDR, and TTR until the report is submitted for review	FDIC BES Training Team