

Brandable EDIE Technical Specifications

Overview

The FDIC has developed an application that allows FDIC-insured institutions to integrate a brandable version of its Electronic Deposit Insurance Estimator (EDIE) into their websites. If you are not familiar with EDIE, you can view the current version at www.fdic.gov/edie.

The FDIC has made certain visual elements of this application brandable so that it can match the look and feel of your bank's website. Once your bank's specific settings are supplied to the FDIC, a javascript tag is generated, which you then place on a dedicated page on your website. The brandable elements are described later in this document. When the page is accessed by bank customers or staff, your branded version of the application will dynamically load and function within the framework of your bank's website. And, because the application itself runs from FDIC's web servers, updates and enhancements to EDIE will automatically be incorporated in the version displayed on your website.

This document provides detailed technical information for your bank's web administrator. When your bank's settings have been agreed upon, that information is submitted via an online submission form accessible via *FDICconnect*. Therefore your web administrator should work with your bank's *FDICconnect* Coordinator or another authorized *FDICconnect* user to provide the information to the FDIC. The process for granting access to *FDICconnect* business transactions are documented in the Coordinator Information link, accessed from the Coordinator Functions section of the *FDICconnect* Business Center Menu. If you have any questions, please contact the FDIC M-F, 8am-5pm, at 1-877-275-3342. Press 5 then 1 to get to the Banker's menu, and press 2 then 5 to reach the *FDICconnect* Help Desk.

This document contains details on:

- The specific requirements your bank website must meet to run the EDIE application
- The elements of EDIE that are brandable
- The process for submitting your bank-specific settings to the FDIC
- The process for implementing the javascript tag containing your bank-specific code onto your website
- The process for updating and revising your brandable version of EDIE
- The rules and steps for creating multiple Brandable EDIE profiles (i.e. for banks that maintain more than one website)

Bank website requirements

In order to obtain and run this application, there are specific requirements that must be met:

- The bank's website must dedicate a page for the application to reside
 - The page title and navigation links to this page must be "FDIC—EDIE The Estimator"
- The page size must be a minimum of 625 pixels wide and have unlimited height, in order for the application to display properly.

If these requirements can be met, you can supply information so that certain visual elements of the application can be branded to reflect the look and feel of your website. The next section details the brandable elements and process for supplying this information.

Following is an example of Brandable EDIE using a fictitious bank:

Home | About Anytown Bank | Contact Us | ATM/Branch Locator

Accounts | Investments | Transfers | Customer Service | Resources and Tools

Manage Accounts | Manage Credit Cards | **FDIC — EDIE The Estimator** | Bill Pay | Track Expenses | Mobile Banking

FDIC — EDIE The Estimator

Welcome to EDIE The Estimator. To see if your deposit accounts are fully protected, begin by selecting either Personal Account or Business Account, enter your accounts one at a time then click on the Add to report button to generate your EDIE report.

Resources: [Page Help](#) | [EDIE Security](#) | [Summary of Changes](#) | [FDIC Info](#) | [Contact the FDIC](#)

625 pixels

Step 1: Enter Your Information

Institution Anytown Bank (Cert #1234)

Add first account... Personal Account Business Account

Personal Account

Account Nickname

Account Balance

Ownership Type

Deposit Type

To make sure this report is accurate use the identical name for each person in this report. For example, Mary Jane Smith and M. J. Smith are different people to FDIE

Owner Is the owner living? Yes No

Beneficiary

Step 2: Read Your Report

Step 3: Print Your Report

Click here to print this report.

Click here to start over.

EDIE is designed to give an accurate deposit insurance calculation, assuming it is properly used and the account information is correctly entered. However, the results and conclusions generated by EDIE are strictly advisory. All actual claims for deposit insurance shall be governed exclusively by information set forth in the FDIC-insured institution's records and applicable federal statutes and regulations then in effect. This calculation is based on the deposit insurance regulations in effect as of October 2008. The standard insurance amount of \$250,000 per depositor is in effect through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs (and other certain retirement accounts), which will remain at \$250,000 per depositor.

Dedicated page on your bank website. Page title must be FDIC— EDIE The Estimator.

Width of area on page where application will run must be at least 625 pixels wide. Height must be unlimited.

Branding EDIE

Although you only need to dedicate one page to the application, there are three distinct pages that users will see while using the application—An Intro page, a Calculator Page (which will also display the insurance coverage), and a Printable Report page (if the user chooses to print the report).

1. Intro page:

This page gives the bank customer an introduction to EDIE and lists the type of information that will be needed to generate a report. Elements that can be branded on this page are:

- Headline text color (specified as hexadecimal code)
- Button background color (specified as hexadecimal code). The text within the button will be white, so be sure that the color you specify is dark enough that the white text is clearly legible

Note: Other than the bank name, the text on this page is not brandable. Also, the FDIC logo (including color) is not brandable. Page background (white) and font (Arial) are not brandable.

Below is an example of the Intro page:

The screenshot shows the 'Anytown Bank' website interface. The main heading is 'Understanding the deposit insurance coverage you have on your accounts.' Below this is a 'Use EDIE Now' button. A blue callout box on the right contains two annotations: 'Headline text color. Color should be provided as a hexadecimal code.' pointing to the main heading, and 'Button background color. Text color must remain white. When choosing a color be sure that it is dark enough so that the white text is legible. Color should be provided as a hexadecimal code.' pointing to the 'Use EDIE Now' button.

If your website uses a name other than the legal, chartered name of the bank (i.e., a “trade name”) you can allow EDIE to specify the trade name. Since the Calculator page and Printable Report will display only the legal, chartered name, language will be added to this page automatically to explain the relationship between the bank trade name and its legal, chartered name. See page 6 for an example.

2. Calculator page:

On this page, users input the account information necessary to calculate FDIC coverage. Elements that can be branded on this page are:

- Divider bar background color (specified as hexadecimal code)
- Divider bar text color (specified as hexadecimal code)
- Optional language to explain the relationship between the bank trade name (if any) and its legal, chartered name as it will appear on the Calculator page and Printable Report
- Subhead text color on this page will pick up the same color specified for the headline text color on the Intro page
- Button background color on this page will pick up the same color specified for the button background color on the Intro page

Note: The “Institution” name at the top of this page will be the legal, chartered name of the bank. This is not brandable. Also, the FDIC logo (including color) is not brandable. Page background (white) and font (Arial) are not brandable. No other elements on this page are brandable.

Below is an example of the Calculator page:

The screenshot shows the 'FDIC — EDIE The Estimator' page. The top navigation bar is blue with the 'Anytown Bank' logo. Below it is a yellow bar with the title 'FDIC — EDIE The Estimator'. The main content area is titled 'Step 1: Enter Your Information' and contains several form fields. A blue sidebar on the left lists navigation options. A blue callout box on the right points to specific elements with text instructions:

- Divider bar text color. Color should be provided as a hexadecimal code.
- Divider bar color. Color should be provided as a hexadecimal code.
- Subhead text color (same color that you specify for the headline text color on the Intro page).
- Button background color (same color that you specify for the button background color on the Intro page).

Remember, the legal, chartered name of your bank is the name that will appear on this page and on the reports that EDIE generates. If the website uses a name other than the legal name of the bank (i.e., a “trade name”), language will be added to this page automatically to explain the relationship between the bank trade name and its legal, chartered name. See page 6 for an example.

3. Printable Report:


This page is a printable version of the reports that EDIE generates. Elements that can be branded on this page include:


- Your bank logo in the upper left corner. Due to display limitations, the logo must be no larger than 220 pixels wide by 100 pixels tall. The bank will need to provide the web location of the file containing the logo to be used. If the bank page will be viewed using an HTTPS secured connection, the logo URL should also be HTTPS
- Subhead text color on this page will be the same color specified for the headline text color on the Intro page (which is also the subhead text color on the Calculator page)


Note: The "Institution" name at the top of this page will be the legal, chartered name of the bank. This is not brandable. Also, the FDIC logo (including color) is not brandable. Page background (white) and font (Arial) are not brandable.

Below is an example of the Printable Report:

Anytown Bank: FDIC: Electronic Deposit Insurance Estimator (EDIE) <http://anytownbank.com/edie/cobranded/td/print.html>





 **Institution: Anytown Bank (Cert #1234)** **Number of Accounts: 1**

Looks good. According to the information you have entered, EDIE estimates that your deposit accounts at this financial institution appear to be fully FDIC insured. But, it is always a good idea to be familiar with FDIC coverage limits and use EDIE regularly to make sure you are within them.

Single Accounts

Account Nickname	Balance	Owner(s)	Beneficiaries
life savings*	\$12,345.00	Julia Smith	NA

Insurance Summary	Balance	Insured	Uninsured
Julia Smith Single	\$12,345.00	\$12,345.00	\$0.00

Total for all accounts at Anytown Bank (Cert #1234) (Totals will be rounded)

	Balance	Insured	Uninsured
	\$12,345.00	\$12,345.00	\$0.00

***Note:** If this bank participates in the FDIC's Transaction Account Guarantee Program (TAGP), the accounts with asterisks above are fully insured, regardless of the actual amount in each account, through June 30, 2010. [Read more.](#)

This calculation assumes that all of the above accounts are on deposit in an FDIC-insured bank, and that the account owners do not have accounts other than those listed above at Anytown Bank (Cert #1234).

Report generated on: July 15, 2009

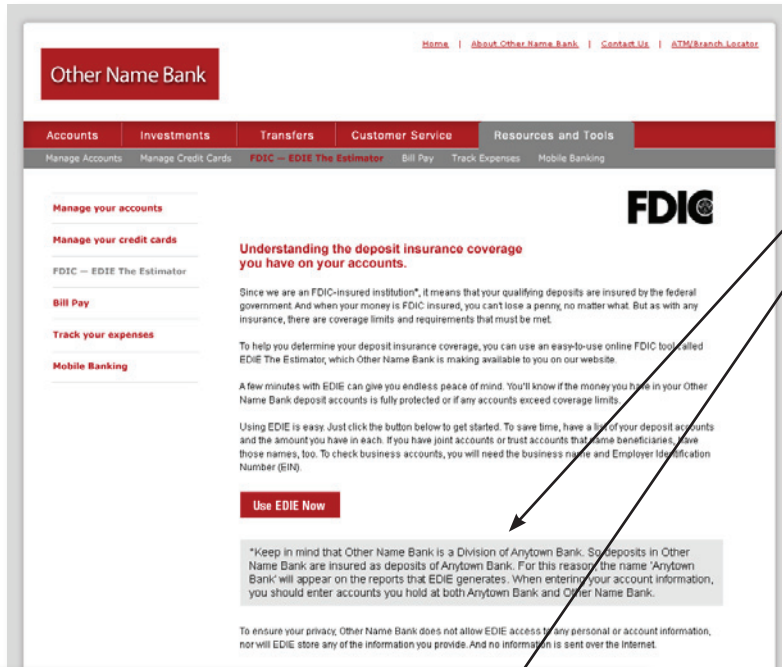
EDIE is designed to give an accurate deposit insurance calculation, assuming it is properly used and the account information is correctly entered. However, the results and conclusions generated by EDIE are strictly advisory. All actual claims for deposit insurance shall be governed exclusively by information set forth in the FDIC-insured institution's records and applicable federal statutes and regulations then in effect. This calculation is based on the deposit insurance regulations in effect as of October 2008. The standard insurance amount of \$250,000 per depositor is in effect through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs (and other certain retirement accounts), which will remain at \$250,000 per depositor.

Bank logo. 220 pixels wide by 100 pixels tall or smaller. Please provide a link to the location of the logo to be used.

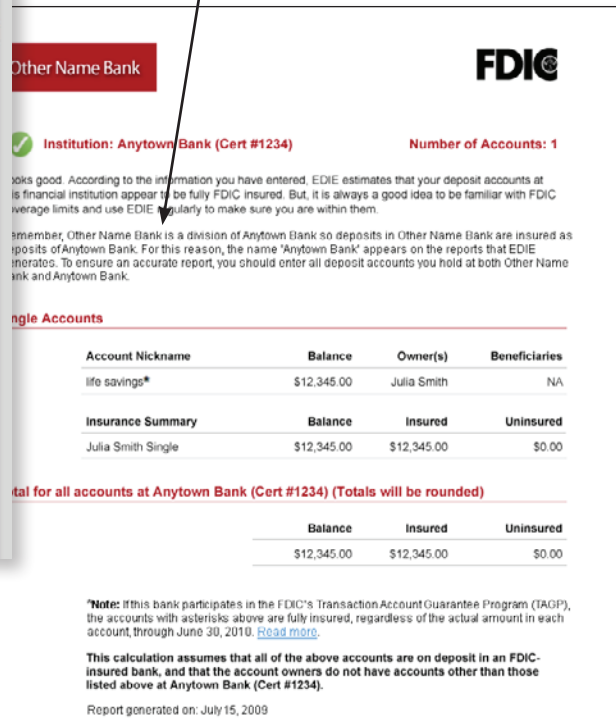
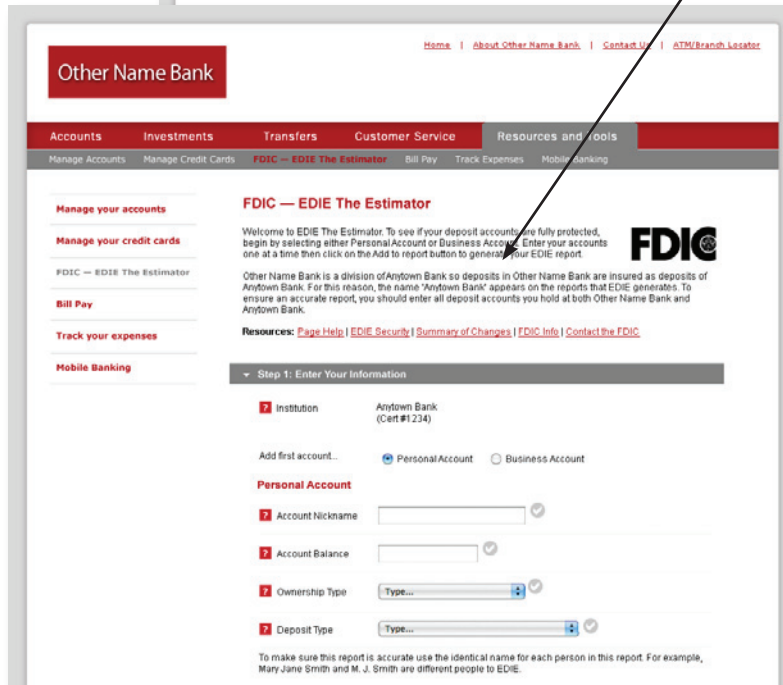
Subhead text color (same color that you specify for the headline text color on the Intro page).

Remember, the legal, chartered name of your bank is the name that will appear on the reports that EDIE generates. If the website uses a name other than the legal, chartered name of the bank (i.e., a “trade name”) language will be added to the Intro, Calculator and Printable Report pages automatically to explain the relationship between the bank trade name and its legal, chartered name.

Below are examples with this language included:



Language to explain the relationship between legal name and trade or nickname if not the same.



Submitting bank-specific information

Once your bank's specific brandable settings have been approved internally, that information must then be submitted to the FDIC via a user-friendly online submission form located on *FDICconnect*, a password-protected section on FDIC.gov. Because of this, the bank's *FDICconnect* Coordinator and website administrator should collaborate on submission of the information. Once you've accessed *FDICconnect* click on Applications, Filings, and Institution Information then click on Brandable EDIE and select "Add New Profile".

A screenshot of the submission form is below:

The screenshot shows a web browser window displaying the 'Add New Profile' form for 'ANYTOWN BANK'. The form includes the following fields and options:

- Profile Description:** [Text input field]
- Bank Legal Name:** [Text input field containing 'Anytown Bank']
- Bank Web/Trade Name (if different):** [Text input field]
- Explanation of Relationship:** [Dropdown menu]
- Headline and Subhead Text Color:** [Color selection field]
- Button Color:** [Color selection field]
- Divider Bar Color:** [Color selection field]
- Divider Bar Text Color:** [Color selection field]
- Logo URL:** [Text input field]
- Hosting Domain:** [Text input field]

At the bottom of the form are buttons for 'Add Profile', 'Reset', and 'Return to Add or Update Profiles Menu'. A blue callout box with an arrow points to the 'Add Profile' button, containing the text: 'Enter your bank's settings and select "Add profile".'

Implementing EDIE

Once you have created a profile using the online submission form, a javascript tag is provided to you. This tag includes code that the application uses to identify which settings should be loaded when the page is accessed. This code should be provided to the bank web administrator. You can copy and paste the entire tag into an email to forward to your web administrator or you can choose to have the tag emailed to you (FDICconnect Coordinator) which you can then forward to your web administrator. The javascript tag should be placed on the webpage where the main content body of the page normally resides. When the page loads, the calculator will automatically be inserted and fill the allotted area.

DEVELOPMENT - FDICconnect : Secure System - Windows Internet Explorer

https://www.0d.fdicconnect.gov/FCMain/Mag_View_User.asp

DEVELOPMENT - FDICconnect : Secure System

FDICconnect Federal Deposit Insurance Corporation

Menu | FDIC Home | Help | Contact Us | Log Out

Brandable EDIE
Generate Javascript Tag for Profile
[Help](#)

ANYTOWN BANK
ANYTOWN, US FDIC Certificate Number: 1234

```
<div id="ediediv"></div>
<script type="text/javascript">
var proto = (("https:" == document.location.protocol) ? "https://" : "http://");
document.write(unescape("%3Cscript src=" + proto + "wasii002ad/EDIE-WL/javascript/client.js" type="text/javascript"%3E%3C
</script>
<script type="text/javascript">
loadEdie("234-19");
</script>
```

Send me this script via Email

Return to Add or Update Profiles Menu

Local intranet 100%

Copy and paste the entire tag into an email or choose to have the tag emailed to you, then forward to your web administrator.

Updates and revisions to your profile(s)

If at any time you want to change the look and feel of your Brandable EDIE, simply return to FDICconnect, select "List and Edit Profiles", select the profile you wish to update, change the settings then and select "Update Profile". This will not create a new javascript tag. It will update the existing profile automatically.

Creating multiple profiles

For security reasons and to ensure accurate insurance calculations, Brandable EDIE is both bank-specific and domain-specific. If your bank operates more than one website and you want EDIE to appear on multiple sites, you will need to generate a different profile for each site. Similarly, if your bank has separately chartered affiliates, you will need to generate a different profile for each affiliate for whom you want the calculator to function. If those affiliates share the same website you will need to be sure to help your customers access the profile/version that is specific to their bank.