

Are You EFX Ready?

The Enterprise File Exchange (EFX) is a Federal Deposit Insurance Corporation (FDIC) application that will address the enterprise need for improved file transfer and exchange capabilities. EFX's long-term goal is to provide FDIC users a mechanism to securely transfer files to and from business partners such as financial institutions, service providers, federal and state regulators, financial advisors, failed bank asset buyers, law firms, courts, and payroll vendors/servicers.

This is a multi-phase project. The initial phase will replace the Examination File Exchange (EFE) transaction functionality within FDICconnect (FCX) and provide authorized users from RMS and DCP a secure method to exchange files with financial institutions and state regulators. Subsequent phases will address other enterprise file transfer needs.

EFX is integrated with FDIC's identity access system via FDICconnect for user authentication. External users will be authenticated using two-factor authentication using email, password, and one-time password (OTP).

EFX will replace FDICconnect-Examination File Exchange (EFE) for examination purposes beginning September 30, 2019. It is anticipated that EFE will be sunset April 1, 2020.

Some of the new features of EFX include:

- Expanded file transfer capabilities, including the ability to upload multiple files and folders simultaneously
- Modernized drag and drop feature for file/folder uploads
- Updated file management functionality, including the ability to resume a failed/interrupted file transfer
- Enhanced permission and audit capabilities
- Improved file transfer performance and speed
- Expanded support for larger files (up to 50 GB)
- Modernized user interface
- Ability for state regulators to add other users

Included with this communication are:

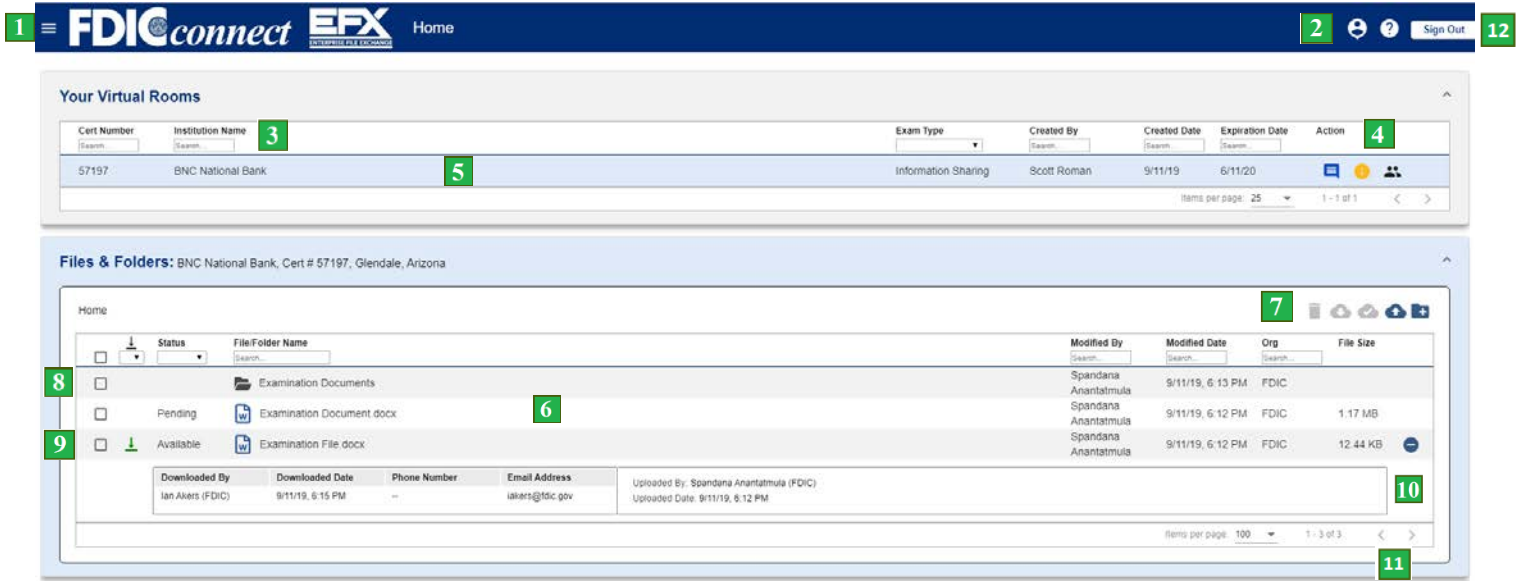
- The EFX, Banker Quick Reference Guide
- An Internet Speed Test Guide (if needed to troubleshoot)
- A few questions we have already received (FAQ)

So are YOU EFX Ready?

Enterprise File Exchange (EFX) - Quick Reference Guide (Bank User)

Access via Google Chrome (Recommended browser. Cut and paste the link): <https://efx.fdic.gov/>

EFX Homepage



#	Description
1	Menu – Click the Menu icon (☰) to access EFX features: Home, Permissions (only Bank Coordinator can access this feature), and Sign Out.
2	Profile – Click the Profile icon (👤) to see your profile information. Help – Click the Help icon (❓) to view FAQs, Contact Info, and other helpful EFX documentation such as user guides.
3	Sorting/Search feature – User has the ability to sort and search all columns in the “Your Virtual Room” and “Files & Folders” sections <ol style="list-style-type: none"> Sorting – User can sort each column in ascending ↑ (a-z) or descending ↓ (z-a) order by clicking on the column name. Search – User can enter text <input type="text" value="Search..."/> or select from available drop-down to further search for each column in real-time
4	Action icons under “Your Virtual Rooms” – the following icons are available: Notes, View/Edit, and Users <ol style="list-style-type: none"> Notes (💬) – The Notes feature allows a user to view, add, and delete notes. When a note is added to the room, users in the room will receive an automated email notification. Users can only delete notes they have created. View/Edit Room Details (📄) – The View/Edit feature allows a user to view additional bank and room details associated with the Virtual Room. Only the room creator can edit room details. Users (👥) – The Users feature allows a user to view other FDIC, Bank, and SBD users who are assigned to a room. Names and phone numbers of each user are displayed on the Virtual Room Users pane.
5, 6	Your Virtual Rooms – Select a room from the list of Virtual Rooms to view, upload, download, and manage files/folders in the room. Any user who has access to the room can upload and delete files. Other users in the room can only download files that have been made “available”. Users can drag and drop files into the room by dragging files into the “Files & Folder” area:
7	Action icons under “Files & Folders” – The following icons are available: Delete, Download, Make Available with ability to restrict a file, Add Files, and Create New Folder. <ol style="list-style-type: none"> Delete (🗑️) – The Delete feature allows a user to delete selected files/folders in the Virtual Room. Download (⬇️) – The Download feature allows a user to download selected files/folders to their local machine. Make Available (☁️) – The Make Available feature allows a user to make a “pending” file available. Pending files are not accessible by other users until they are made available. While making files available, bank users have the ability to specify a file as “Restricted” to only FDIC and SBD users (<input checked="" type="checkbox"/> Restrict Access to FDIC/State Examiners Only). Other bank user in the room

	<p>will not be able to access a file that you have marked as restricted. Users in the room will receive an automated email notification when files are made available.</p> <ol style="list-style-type: none"> 4. Add Files (📁) – The Add Files feature allows a user to upload files via the Windows Explorer dialogue 5. New Folder (📁) – The Create New Folder feature allows a user to create a new folder in the Virtual Room
8	File/Folder Selection – A user can select one or more files/folders to delete, download, or make available.
9	Downloaded Files (↓) – The downloaded icon indicates that a user other than the uploader has downloaded the file.
10	<p>Advanced Options (⊕) – Once a <i>pending</i> file has been made <i>available</i>, the Advanced Options icon will appear for <i>available</i> files. This section will include the following information:</p> <ol style="list-style-type: none"> 1. Uploaded By and Uploaded Date – The original uploader and the time the file was first uploaded 2. Downloaded By and Downloaded Date – All users who downloaded the file and the date and time of the download are displayed. Only users other than the uploader are displayed.
11	Pagination – The Pagination feature allows a user to view items in a specific page. A user can navigate to the next page or previous page by clicking the arrow buttons: < >. The default number of items per page is 100. The user can increase the default by using the drop-down
12	Sign Out – Click the Sign Out button to log out of the EFX application.

Permissions Page (Bank Coordinator Only)

Virtual Rooms

Cert Number	Institution Name	Exam Type	Created By	Created Date	Expiration Date
99	Bank of Delight	CRA	Spandana Anantatmula	9/10/19	6/10/20

Items per page: 25 1 - 1 of 1

User Permissions for Virtual Room: Bank of Delight, Cert # 99, Delight, Arkansas

Access	First Name	Last Name	Org	Phone	Email	Role	
<input checked="" type="checkbox"/>	Carl	Satonm	Bank User	345-456-4567	CSatonm@yahoo.com	Coordinator	+
<input type="checkbox"/>	Jim	Newman	Bank User	234-456-4567	JNewman98@yahoo.com	Coordinator	+
<input checked="" type="checkbox"/>	Linda	Newman	Bank User	2345674567	LNewman@yahoo.com	Coordinator	+
<input checked="" type="checkbox"/>	Mak	Mohan	Bank User	456-345-4567	MMohan12@yahoo.com	Coordinator	-
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Advanced Options Access Level: <input type="checkbox"/> Read-Only Access <input type="button" value="Confirm Role"/> <input type="button" value="Cancel"/> </div>							
<input checked="" type="checkbox"/>	Mike	Kingale	Bank User	345-567-4567	MKingle@yahoo.com	User	+
<input checked="" type="checkbox"/>	Sri	Reddy	Bank User	234-345-4567	SReddy@yahoo.com	User	+
<input type="checkbox"/>	Test 35 FN	Test 35 LN	Bank User	1231234567	test135@yahoo.com	User	+

Items per page: 25 1 - 7 of 7

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* Denotes Coordinator

Adding Users
Removing Users

1. _Linda Newman
1. Test 35 FN Test 35 LN

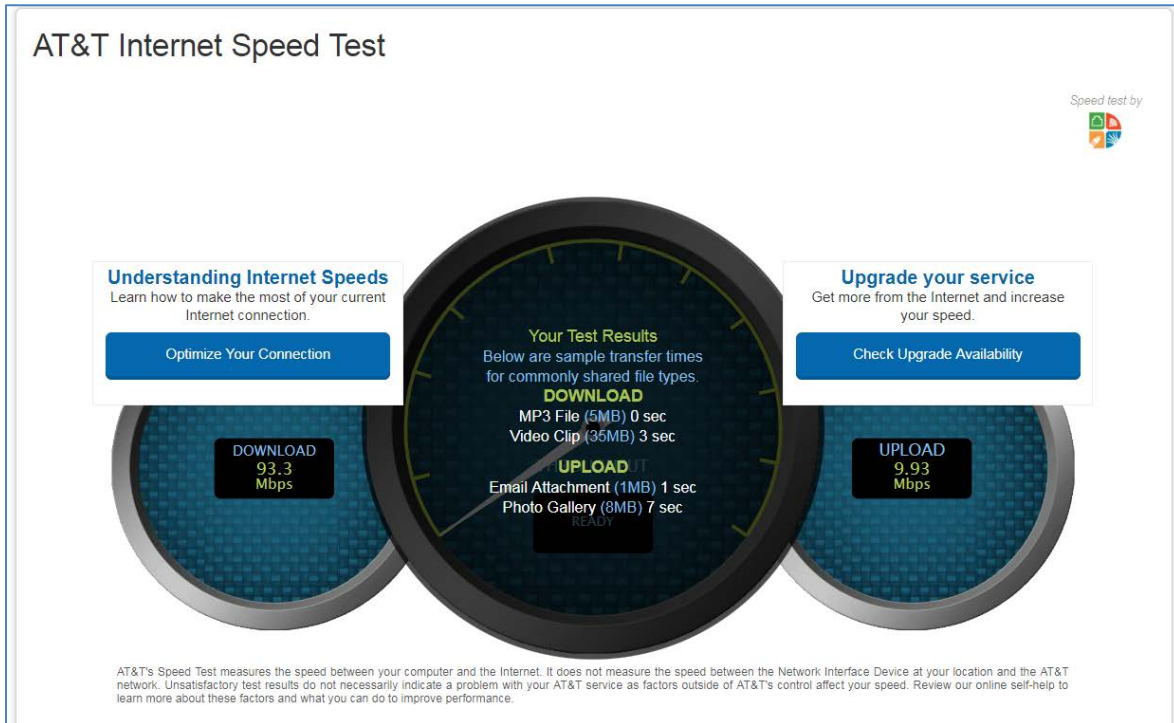
#	Description
1, 2	<p>Manage My Virtual Room – The Permissions page allows a Bank Coordinator to manage bank user permissions for their assigned virtual room.</p> <ol style="list-style-type: none"> 1. Add Bank User – Bank Coordinators can add bank users that are associated with their institution to the virtual room by clicking the Toggle switch (<input checked="" type="checkbox"/>) next to the user’s name. Any bank users who are added to the room can manage files/folders in the room: users can upload, download, delete, and make files available. Additionally, they can add notes to the room, view bank/room detail information, and view other bank users who are added to the room. When a user is added to the room, users in the room will receive an automated email notification. 2. Role – Role for bank users is inherited from FCX. All FDIC and SBD users will have Coordinator access when added to a room. Bank Coordinators are only able to add/remove other bank users from their institution to the room. 3. Remove Bank User – Bank Coordinators can remove any bank users from the room by clicking the Toggle switch (<input type="checkbox"/>) next to the user’s name. A user who was removed will no longer be able to see or access the Virtual Room and its associated files. 4. Add/Remove Bank User Summary - When any room access change is made, a summary panel appears on the right side of the screen. This panel displays the list of changes made by the user in their current session. User must click on “Confirm Update” to save access changes.
3	<p>Advanced Options (+) – Once a user is granted access, the Advanced Options icon will appear. You may assign a user to have Read-Only Access.</p> <ol style="list-style-type: none"> 1. Read-Only Access – provides read-only access to the room. Read-only users can only download files and read notes that have been added to the room.
4	<p>Sorting/Search feature - User has the ability to sort and search all columns</p> <ol style="list-style-type: none"> 1. Sorting – User can sort each column in ascending <input type="button" value="↑"/> (a-z) or descending <input type="button" value="↓"/> (z-a) order by clicking on the column name. 2. Search – User can enter text <input style="width: 50px;" type="text"/> or select from available drop-down to further search for each column in real-time.
5	<p>Pagination – The Pagination feature allows a user to view items in a specific page. A user can navigate to the next page or previous page by clicking the arrow buttons: <input type="button" value="←"/> <input type="button" value="→"/>. The default number of items per page is 25. The user can increase the default by using the available drop-down selection.</p>

Speed Test - Instructions

Please follow the steps below if a speed test is requested by the EFX or Help Desk team:

1. Click on this link to run the speed test: <http://speedtest.att.com/speedtest/>
2. Click “Start” to begin the speed test. Capture a screen shot of your results (Ctrl + PrtScn) and include the following information in the email:
 - **Description of your location:** [e.g.: at home, on-site at bank, on VPN or in a field office]
 - **Internet Speed Result (screen shot):**

Example:



FAQ

1. Which browser is optimal for EFX?

Google Chrome is the preferred browser for EFX. All major functionality are supported in Internet Explorer (IE), Microsoft Edge and Firefox. For optimal user experience, Chrome is recommended.

2. Do I need separate login credentials for EFX?

Users must access EFX via the EFX link in FCX. Users must have a registered account with FDICConnect (FCX). Users will be able to access the EFX application after logging to FCX with their email address, one-time password (OTP), and password associated with their FCX account. In the FCX Business Center Menu page:

Click on “Electronic File Transmission Options”

Click on “Enterprise File Exchange” the second option in the sub-link

PLEASE READ: *The current EFE is running parallel with the new EFX application. If the pre-planning for your examination began BEFORE September 30, then your examination information is in the current EFE. If your examination begins ON OR AFTER September 30, then your examination information in in the new EFX.*

2.1 Why am I still having issues logging in after creating an FCX Banker account and being assigned to EFE?

EFX pulls FCX registration data automatically at 6pm and 6am daily. If the user was added to FCX after 6pm, they will not be brought in to EFX till 6am the following day. If you are still having issues, please contact the FDICconnect Help Desk below to verify your account using one of the following options:

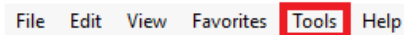
Send an email to FDICconnect@fdic.gov

Call toll-free, 1-877-275-3342, Option 4 from the Banker Menu

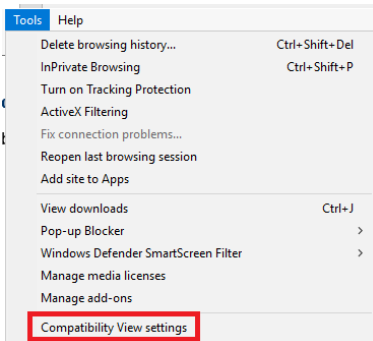
3. When using Internet Explorer (IE), why is the EFX homepage not loading?

Users must have compatibility mode disabled:

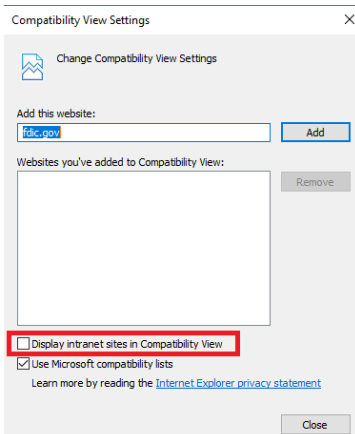
1. Navigate to “Tools” on the menu bar



2. Click on “Compatibility View settings”



3. Make sure “Display intranet sites in Compatibility View” is disabled



4. In Internet Explorer (IE), why can I only download 2 files at a time?

This is a limitation of IE. We are currently working on a solution.

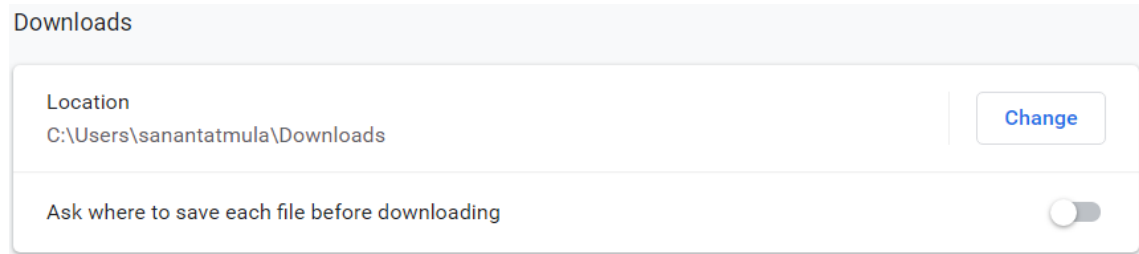
5. In Internet Explorer (IE), why can I not upload/drag & drop a folder?

This is a limitation of IE. We are currently working on a solution. You can create a new folder within the EFX application.

6. When downloading files, how can I change the default location for where the files are being downloaded to?

In Google Chrome, you can specify the default folder for downloads or be prompted to specify where you want to save the files every time.

Chrome Browser > Settings > Advanced > Downloads > Location.



7. How can I remove user’s access from a virtual room? (Only Bank Coordinators)

User’s access to a virtual room can be removed via the toggle switch on the Permissions page. You must click on “Confirm Update” to save your changes.

8. How can I remove a users’s access from the EFX application?

The removal of a user’s access to the system must be done through FCX-EFE. Once a user is deactivated on the FCX-EFE side, their status in EFX will be set to Inactive. Inactive users in EFX will not appear on the permissions page and therefore cannot be added to any virtual room. Inactive users’ prior upload, download, and room creation history will still be displayed in the application. (i.e “Created By” field in the “Your Virtual Rooms” section on the Home page)

9. Is FCX-EFX secure?

Data exchanged via FCX is securely maintained in FDIC information systems rated at the Federal Information Security Management Act (FISMA) “moderate” risk level. To protect these systems, the FDIC uses a defense in depth approach supported by an alignment to the National Institute of Standards and Technology (NIST) Cybersecurity Framework, FISMA requirements, and FDIC-wide directives that guide the operations, roles and responsibilities of employees and contractors. Cloud-hosted FDIC systems are subject to the same audits and assessments as do on premise systems, and are also subject to FedRAMP assessments and authorizations.

Still need assistance? A few contact options:

1. Having issues with your FCX account or logging in?
Email: FDICconnect@fdic.gov
Phone Number: 1-877-275-3342, Option 4 from the Banker Menu
2. Having issues with EFX?
Email: EFXProduction@FDIC.gov