

Richard's E-D Glossary

Term	Meaning
Alert message	An ordinary email message from the bank to a customer announcing the availability of an electronic disclosure or other document that is required to be “in writing”
Approved method	One of two E-D methods allowed by the e-Regs
CHARM booklet	<i>Consumer Handbook on Adjustable Rate Mortgages</i> , required by Section 226.19(b)(1) of Regulation Z
E-D	Electronic delivery of any disclosure that a regulation requires to be “written”
EMA	Email address
e-Regs	Amendments to Fed Regs. B, E, M, Z, and DD issued in 2001 specifying acceptable means to substitute “electronic communication” for required paper disclosures
ESIGN	The Federal <i>Electronic Signatures in Global and National Commerce Act</i> of 2000, 15 U.S.C. §7001 et seq.
ESIGN “handshake”	An interactive opt-in system used by customers to demonstrate success with the electronic medium to be used for E-D
GMI	<i>Government monitoring information</i> ; required by Section 202.13(a) of Regulation B
Pre-app disclosure	HELOC product disclosures required by Section 226.5b(d) of Regulation Z
Program disclosure	ARM product disclosures required by Section 226.19(b) of Regulation Z
“Pull” delivery	An E-D system requiring customer to retrieve disclosures from a web site
“Push” delivery	An E-D system presenting disclosures to customers on or attached to an ordinary email message
Schumer Box	Reference to pre-application credit card disclosures required by Section 226.5a(b) of Regulation Z
SPeRS	<i>Standards and Procedures for Electronic Records and Signatures</i> ; developed by private initiative
UETA	<i>Uniform Electronic Transactions Act</i> —state law enacted in many states, governs contracts and any state laws requiring written disclosures
Visual text	Undefined term used in e-Regs; includes plain text, probably includes Adobe pdf format documents, possibly includes graphical images of text, excludes audio and pictures
WYHIOTL booklet	<i>When Your Home is on the Line</i> ; required by Section 226.5b(e) of Regulation Z
Written	Rendered on paper or electronically – provided E-D rules are followed