



FEDERAL RESERVE BANK
OF DALLAS

WILLIAM H. WALLACE
FIRST VICE PRESIDENT

DALLAS, TEXAS 75222

June 28, 1985

TO: The Chief Executive Officer of
all depository institutions in the
Eleventh Federal Reserve District

Circular 85-85

SUBJECT

RESPONSE network announcements and revisions to Bulletin 16

DETAILS

The Federal Reserve Bank of Dallas has announced the following enhancements to the personal computer equipment offerings and changes to the RESPONSE network:

- * **Beginning immediately, any financial institution that leases the IBM Personal Computer Model 5150 from the Dallas Fed has the option to upgrade their computer with an internally mounted 10MB (10 million character) Fixed Disk and a total of 512K memory.**

The optional fixed disk/memory upgrade has a surcharge of \$32.55 per month in addition to regular monthly lease fees. With the installation of this optional equipment, the Model 5150 is compatible with the memory, storage and processing speed of the IBM Personal Computer Model XT as specified within Bulletin 16, Supplement A, Table 1, with the exception of the color/graphics capability.

- * **All financial institutions linked to the network via a personal computer should have a minimum memory capacity of 256K.**

For institutions that lease equipment:

For institutions that lease equipment from the Dallas Fed, we will be upgrading the equipment to 256K over the next few months. A surcharge of \$5.55 for the additional memory will be assessed upon installation. In addition, we will provide the necessary software (minimum version is PC-DOS 2.0) at no additional cost.

For additional copies of any circular please contact the Public Affairs Department at (214) 651-6289. Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank (800) 442-7140 (intrastate) and (800) 527-9200 (interstate).

For institutions that own equipment:

For those institutions that own their equipment, it will be necessary to have a minimum memory capacity of 256K by December 1, 1985. The increased memory requirement is due to enhancements to the on-line services currently in work and will be available via the RESPONSE network. These enhancements will also require a newer version of the PC-DOS software. The minimum version required is PC-DOS 2.0. Later versions, such as PC-DOS 2.1 are acceptable. The new minimum version should be purchased by December 1.

- * **Effective July 1, 1985, the monthly surcharges for some options have been reduced. The options and their applicable surcharges are as follows:**

<u>Option</u>	<u>Applicable Model Personal Computer</u>	<u>Old Surcharge</u>	<u>New Surcharge</u>
256K Memory	5150	\$ 6.11	\$ 5.55
512K Memory	5150	\$26.59	\$20.50
Fixed Disk & 512K Memory	5150	NA	\$32.55
Switch for user provided letter quality printer	5150/5160 XT	\$ 3.25	\$ 3.25

- * **Over the next few months, the RESPONSE network data communications protocol will be changing from asynchronous to synchronous.** This change will provide for improved communications and is a national standard throughout the Federal Reserve System. At this time, you should note that any financial institution-provided modem cables should be an RS-232C cable with 25 wires. The 25-wire cable will attach to the currently used asynchronous port on the back of the personal computer and later can be switched to the synchronous port. Full details regarding this conversion will be provided at a later date.
- * **Attached to this circular are revisions to Bulletin 16 incorporating the above changes.** The revisions indicate the requirement that financial institutions should protect from disclosure any software the Federal Reserve provides to permit access to our on-line services (paragraph 5). Paragraph 2.15 also has been revised to reflect a new definition of "equipment." In addition, configurations of equipment necessary for access to the RESPONSE network have been updated and are incorporated in the supplement to Bulletin 16. The revised pages and supplement should be inserted in the appropriate places under Bulletin 16 in Volume 1 of your Regulations Binders. The old pages and supplement should be removed.

ATTACHMENTS

The revisions to Bulletin 16 are attached.

TO ORDER

To order an upgrade for your equipment or to become a RESPONSE network participant, please send a letter to:

Mr. Stan McAnelly
RESPONSE Coordinator
Corporate Banking Department
Federal Reserve Bank of Dallas
Station K
Dallas, Texas 75222

MORE INFORMATION

For more information about any changes to the RESPONSE network, please contact the Customer Assistance Group at (214) 698-4250.

Sincerely,

A handwritten signature in cursive script, appearing to read "William A. Wallace".

Section 1, INTRODUCTION

1.00 Purpose of bulletin

This bulletin states the terms and conditions for utilizing terminals and equipment to access services provided by the Federal Reserve Bank of Dallas on the RESPONSE Network. This bulletin supersedes and renders void and of no effect agreements for dial-up and dedicated terminal links at depository institutions to implement the System for Online Transfers. The requirements of the Reserve Bank and of depository institutions stated in the agreements have not been materially modified. The agreements for computer-to-computer (CPU-CPU) links remain in effect. This bulletin references all prices for terminal access arrangements.

1.05 Alternative means of access

The Bank offers several alternative means of accessing the RESPONSE Network. Depository institutions with lower transaction volumes should access the RESPONSE Network via a dial-up communications terminal. Depository institutions with medium to high transaction volumes should access the RESPONSE Network via dedicated line communications terminals. High volume depository institutions should access the RESPONSE Network via a CPU—CPU link.

1.10 Application of bulletin

The Bank will provide terminal equipment to the depository institution for the dial-up and dedicated line access alternatives. If the depository institution is to use equipment provided by us, the normal print and *italicized* print paragraphs of this bulletin are applicable. If the depository institution elects to utilize terminal equipment not provided by us, the normal print and the **bold typeface** print paragraphs are applicable. Paragraph 40 applies to all equipment utilized to access services on the RESPONSE Network without regard to whether that equipment is or is not provided by us. If the depository institution elects to access the RESPONSE Network via a CPU-CPU link, it must execute a separate agreement with the Bank.

Section 2, DEFINITIONS

2.00 RESPONSE Network

The RESPONSE Network is defined as a dial-up, dedicated line or CPU-CPU link with the Bank's online capabilities, to include communications with any or all automated systems offered by the Bank.

2.05 Depository institution

References to "depository institution" are to a member or nonmember bank or to another depository institution as that term is defined in Section 19(b)(1)(A) of the Federal Reserve Act (12 U.S.C. § 461).

2.10 Vendor

References to "vendor" are to manufacturers, suppliers, or sources of electronic telecommunications terminals and supporting equipment which we from time to time purchase or lease from and deal or contract with.

2.15 Equipment

References to "equipment" are to the terminal equipment, specifically offered adaptor cards, and to modems and similar station arrangements.

2.20 Vendor software

References to "vendor software" are to the software developed and/or marketed by a manufacturer or supplier which we from time to time deal or contract with.

2.25 Software

References to "software" are to the software developed and/or provided by the Bank.

2.30 Reference to Bulletin 1

Several definitions, rules of construction and other provisions applicable to this bulletin are found in our Bulletin 1, "General Provisions," and are incorporated herein by reference.

Section 3, TERM

3.00 Initial term for equipment

Equipment installed hereunder may be discon-

tinued one hundred eighty (180) days after it becomes operational by either the Bank or the depository institution, provided thirty (30) days advance written notice is received by the other.

3.05 Discontinuance of equipment

If not discontinued after the initial one hundred eighty (180) days following installation, equipment may be discontinued at any time thereafter by either the Bank or the depository institution, provided thirty (30) days advance written notice is received by the other.

3.10 Return of equipment

When discontinued, the depository institution will deliver the equipment to us in the same condition as received, normal wear and tear excepted. The Bank should be consulted for instructions whenever it is necessary to ship the equipment to the Bank.

Section 4, RISK OF LOSS FOR EQUIPMENT PROVIDED BY US

4.00 Responsibility for loss or damage

During the period the equipment is in transit or in the possession of the depository institution, the depository institution is relieved of responsibility of all risks of loss or damage to the equipment, vendor software or software except for responsibility for loss or damage caused by nuclear reaction, nuclear radiation, or radioactive contamination or by malicious or criminal mischief.

Section 5, CONFIDENTIALITY

5.00 Installation and operation

The equipment, vendor software, and software shall be installed and operated only on the depository institution's premises and the depository institution shall at all times keep the equipment, vendor software, and software in its sole possession and control. The Bank may provide copyrighted vendor software. Any vendor software or related documentation with copyright identification must be protected from unauthorized copying or disclosure at all times by the depository institution.

5.05 Confidentiality of software

Depository institution must maintain the confidentiality of the software provided by the Bank.

Depository institution is not authorized to copy software or documentation other than as specified by the Bank.

Section 6, RELOCATION OF THE EQUIPMENT

6.00 Prior written notice

Sixty (60) days prior written notice must be given to the Bank to relocate equipment, vendor software, and software to another area in a building associated with the depository institution. Depository institutions with dial-up equipment will be responsible for arrangements with their local telephone company for the relocation of the dial-up line and modem.

Section 7, SHIPPING OF THE EQUIPMENT

7.00 We provide shipping instructions

The Bank should be consulted for instructions whenever it is necessary to ship the equipment to the Bank.

Section 8, CHARGES

8.00 Rental

For equipment and vendor software leased or rented by us and then rented to a depository institution, the rental charge will be an amount equal to that which we are obligated to pay vendor for the equipment and vendor software. The rental charge for this equipment may be increased at any time. For equipment owned by us and rented to a depository institution, the rental charge is stated in Supplement A, Table 1. The rental charges stated in Supplement A, Table 1 may be changed by us at any time upon thirty (30) days prior written notice.

8.05 Options

The Bank does offer certain options that may be added to the equipment to enhance its usefulness in accessing our services. A written request from the depository institution is necessary for the rental of these options. Rental charges for options are stated in Supplement A, Table 1.

8.10 Maintenance service for equipment provided by us

The Bank will make arrangements with vendors

SUPPLEMENT A, Table 1
PERSONAL COMPUTER EQUIPMENT CONFIGURATIONS
PROVIDED BY THE FEDERAL RESERVE BANK

Configuration 1¹

IBM Personal Computer (Monthly lease is \$98.00, including maintenance)*

5150	System Unit (64K), with keyboard, 2 320KB Diskette Drives and adapters
6024001	PC-DOS 2.0
1501003	64KB Memory Modules (for a total of 256K)
1502074	Asynchronous Communications Adapter
1504900	Adapter for Monochrome Display and Printer
5151001	Monochrome Display
5152002	Graphics Printer
1525612	Printer Cable
7347005	Modem Cable, RS-232C, 25 wire
1502090	SDLC Adapter Card

Optional equipment

- A. 128K memory, for a total of 256K²
- B. 384K memory, for a total of 512K³
- C. Fixed Disk (10MB), 512K total memory, upgraded power supply⁴
- D. Switch, to provide for a user-supplied printer. (You must use the leased printer when working with our applications.)⁵

¹Installation Fee is \$200.00

²Monthly surcharge is \$5.55

³Monthly surcharge is \$20.50

⁴Monthly surcharge is \$32.55

⁵Monthly surcharge is \$3.25

*Does not include expenses for transportation, rigging, drayage, local business telephone line equipment and taxes.

Configuration 2¹

IBM Personal Computer Model XT (Monthly lease is \$153.00, including maintenance)*

5160	Personal Computer XT System Unit or PC Expansion Unit with keyboard, 1 320KB Diskette Drive, 1 10MB Fixed Disk, 512K Memory, Asynchronous Communications Adapter, Disk Drive Adapters
6024061	PC-DOS 2.0
1504910	Color/Graphics Monitor Adapter
5153001	Color Display
5152002	Graphics Printer
7347005	Modem Cable, RS-232C, 25 wire
1525612	Printer Cable
1505200	Printer Adapter
1502090	SDLC Adapter Card

Optional equipment

- A. Switch, to provide for a user-supplied printer. (You must use the leased printer when working with our applications.)²

¹Installation Fee is \$200.00

²Monthly surcharge is \$3.25

*Does not include expenses for transportation, rigging, drayage, local business telephone line equipment and taxes.

Access Fees

Effective January 1985, a fixed monthly fee is assessed for dial-up connections accessing priced services of the Federal Reserve Bank of Dallas. For personal computer connections accessing multiple priced services, a \$60 per month fee is assessed. For personal computer connections accessing the automated clearinghouse priced service exclusively, a \$48 per month fee is assessed.

SUPPLEMENT A, Table 2**MINIMUM REQUIRED EQUIPMENT CONFIGURATIONS
DEPOSITORY INSTITUTION PROVIDED****Configuration 1¹**

IBM Personal Computer (or compatible)

5150	System Unit (64K), with keyboard, 2 320KB Diskette Drives and adapters
6024001	PC-DOS 2.0 ²
1501003	64KB Memory Modules (minimum memory is 256K) ³
1502074	Asynchronous Communications Adapter
1504900	Adapter for Monochrome Display and Printer ⁴
5151001	Monochrome Display ⁵
5152002	Graphics Printer ⁶
1525612	Printer Cable
7347005	Modem Cable, RS-232C, 25 wire

¹Installation Fee is \$100.00²Later releases of PC-DOS are acceptable.³A total of 256K (including the memory on the system unit board) is required. Additional memory should be purchased if you plan to use the Personal Computer for other purposes such as word processing, spreadsheets, etc.⁴If you opt for a Color Monitor, you must purchase a Color/Graphics Monitor Adapter.⁵A Color Monitor can be used.⁶Other printers can be used, however, they must be **DOT MATRIX**, and be compatible with the IBM Graphics Printer.**Configuration 2¹**

IBM Personal Computer Model XT (or compatible)

5160 or 5161	Personal Computer XT System Unit or PC Expansion Unit with keyboard, 1 320KB Diskette Drive, 1 10MB Fixed Disk, 256K Memory (minimum memory is 256K), Asynchronous Communications Adapter, Disk Drive Adapters ²
6024061	PC-DOS 2.0 ³
1504900	Adapter for Monochrome Display and Printer ⁴
5151001	Monochrome Display ⁵
5152002	Graphics Printer ⁶
1525612	Printer Cable
7347005	Modem Cable, RS-232C, 25 wire

¹Installation Fee is \$100.00²Additional memory should be purchased if you plan to use the Personal Computer for other purposes such as word processing, spreadsheets, etc.³Later releases of PC-DOS are acceptable.⁴If you opt for a Color Monitor, you must purchase a Color/Graphics Monitor Adapter.⁵A Color Monitor can be used.⁶Other printers can be used, however, they must be **DOT MATRIX**, and be compatible with the IBM Graphics Printer.

SUPPLEMENT A, Table 2 (Continued)**Configuration 3¹**

IBM Personal Computer Model AT, minimum configuration (or compatible)

5170 Personal Computer AT System Unit, with keyboard, Serial/Parallel Adapter with Asynchronous Communications Support, Display Adapter, Printer Adapter and DOS 3.0²

Display Station³

Printer⁴

Modem Cable, RS-232C, 25 wire

¹Installation Fee is \$100.00

²Later releases of PC-DOS are acceptable.

³If you opt for a Color Monitor, you must purchase a Color/Graphics Monitor Adapter.

⁴Other printers can be used, however, they must be **DOT MATRIX**, and be compatible with the IBM Graphics Printer.

Access Fees

Effective January 1985, a fixed monthly fee is assessed for dial-up connections accessing priced services of the Federal Reserve Bank of Dallas. For personal computer connections accessing multiple priced services, a \$60 per month fee is assessed. For personal computer connections accessing the automated clearinghouse priced service exclusively, a \$48 per month fee is assessed.

SUPPLEMENT A, Table 3**DEDICATED LINE EQUIPMENT****Access Fees**

Effective January 1985, a fixed monthly fee will be assessed for dedicated line connections accessing priced services of the Federal Reserve Bank of Dallas. The fees are as follows:

Connection	Monthly fee
Dedicated leased line accessing multiple priced services	\$300
Dedicated leased line accessing the automated clearinghouse priced service exclusively	\$240
Multi-drop leased line accessing multiple priced services	\$225
Multi-drop leased line accessing the automated clearinghouse priced service exclusively	\$180