



# ELECTRONIC CURRENTS®

## Fed ACH = CHOICES

We promised . . . now we are delivering. The all-electronic commercial ACH will be in place July 1, 1993. We told you we could improve the Fed's ACH service if we worked together to make an all-electronic ACH a reality. **Here comes Fed ACH.**

The new ACH services, which will be put in place nationally on October 1, 1993, are based on feedback we received from our customers — later deposit deadlines and more flexibility. With **Fed ACH**, originators can choose to deposit more often, deposit later and receive ACH information earlier. Receivers can choose more frequent deliveries of ACH items.

Specifically, **Fed ACH** offers you four deposit cycles. The day mixed deposit deadline has been extended by two hours, and the night deposit deadline by 2½ hours.

| If you deposit mixed deposit items by: | Items are available to receiver by: | And settlement can occur as early as: |
|----------------------------------------|-------------------------------------|---------------------------------------|
| 9:30 a.m. (morning)                    | 1:00 p.m.                           | Next day                              |
| 12:30 p.m. (day)                       | 4:00 p.m.                           | Next day                              |
| 6:30 p.m. (evening)                    | 10:00 p.m.                          | Next day                              |
| 1:30 a.m. (night)                      | 6:00 a.m.                           | Same day                              |

Presort deposit deadline is ½ hour later. Local deposit deadline is 1½ hours later. Settlement for returns deposited by the morning on the day deposit deadline is same day. All times are Eastern Standard Time.

*(Story continued on Page 7)*

## Presenting Cash Services on EDITH and Fedline

Currency and coin ordering and early credit requests have now been added to EDITH and Fedline as well as two new features: you can inquire about or delete a current-day's order or early credit request. EDITH and Fedline cash services are available between 8 a.m. and 5 p.m. CST. Early credit requests on EDITH will be accepted until noon local time. The telephone number for EDITH cash services is 1-800-333-0862 for long-distance callers and 444-8702 for local St. Louis callers.

**Since EDITH serves as an excellent cost-free backup for Fedline customers**, our goal is to convert all current AutoCash customers to EDITH by July 1, 1993, even if your institution has decided to use Fedline for cash ordering. With that in mind, an announcement letter with an Access Request Form has been sent to all financial institutions currently using AutoCash. The Access Request Form is required to establish new individual personal identification numbers (PINs) and must be filled out and returned to Customer Support before EDITH can be accessed. Instruction guides also will be provided to all cash customers upon receipt of their PIN numbers.

If you are currently an AutoCash customer and need more information about EDITH or Fedline cash services, please contact your account executive or Customer Support at 1-800-333-0869 or (314) 444-8680.

## All-Electronic Commercial ACH Update

The deadline for all financial institutions to begin sending and receiving commercial ACH data electronically is quickly drawing near. The following report refers to the number of offline ACH endpoints that converted to an electronic connection in the first quarter of 1993.

| EIGHTH DISTRICT ZONE   | # OF OFFLINE ENDPOINTS |         | NUMBER OF CONVERSIONS |
|------------------------|------------------------|---------|-----------------------|
|                        | DEC. 92                | MAR. 93 |                       |
| Missouri/Illinois      | 33                     | 16      | 17                    |
| Arkansas               | 10                     | 9       | 1                     |
| Kentucky/Indiana       | 4                      | 2       | 2                     |
| Tennessee/Mississippi  | 8                      | 3       | 5                     |
| EIGHTH DISTRICT TOTALS | 55                     | 30*     | 25                    |
| FED SYSTEM TOTALS      | 503                    | 262     | 241                   |

\*Number of commercial ACH endpoints (originators and receivers) left to convert in the Eighth District before the all-electronic ACH deadline of July 1, 1993

## MICR File Receipt in Check Services

If you receive your MICR file (cash letter) in SOP format and would like to process it in the Fedline Check Services, call Electronic Access Support at 1-800-333-0861 or (314) 444-8711. The procedure for processing the file is easy, and you will receive a Check Collection Report that gives you the summary of the contents of your file.

Procedures for processing MICR files in Check Services:

- Receive your file by connecting to the Host over **(3) File Traffic** in the Host Communications application on Fedline.
- Select **#72 Process Received File** from the Check Services menu, and press **<enter>**.
- Press **F6** to display a multiple choice list of your incoming files.
- Highlight the file you wish to process, and press **<tab>**.
- Type an "X" in the field by **Print file:** if you wish to reprint the file summary, and press **<tab>**.
- Type an "X" in **Copy file to external device:**, and press **<tab>**.
- Press **F6** in **Device:**, highlight your desired option, and press **<tab>**.
  - \* Files that are copied to **IDENTIFY** are copied to the **FLEXPORT** sub-directory on your PC's hard disk. Files that are copied to this subdirectory can be extracted by your uploading software for further processing.
- Press **F6** in **CR/LF OPTION:**, highlight your desired option, and press **<tab>**.
  - N** — for standard CH file format (the default).
  - C** — for modified CH file with CR/LF option.
- If you need to rename your file, type the new name in **Copy to Name:**, and press **<tab>**.
- Type an "X" in **Mark file processed:**.
- Press **<enter>**.
- Fedline will respond with **Exporting**.
- Once you receive the **Copied** message, you can exit Fedline and upload the file.

Note: Incoming Check files will be in this format: **CHmmdcI.001**.

- CH** is the application code for Check.
- mmdc** indicates the month and day of the file.
- C** is the check modifier.
- I** indicates that this is an incoming file.

Additional information about processing your Check Services file can be found in the Fedline User Guide on pages CH-57 through CH-58 under Check Services.

## We're Looking For a Few Good Ideas

We need your suggestions! Electronic Access Support is currently working on improving our Fedline training sessions. What better source for suggestions than you — the Fedline user! We especially would like to hear suggestions from new customers and those who have been to retraining. If you have any suggestions for improving the class or materials, please let us know. In thinking about possible improvements, please consider the following questions:

- Was precourse information adequate?
- Were aids and media of good quality?
- Was the content what you expected it to be?
- Was the course length appropriate?
- Was the course worth the time spent away from work?
- Would you like a specialized course?
- Would you consider using or purchasing a Fedline training video?

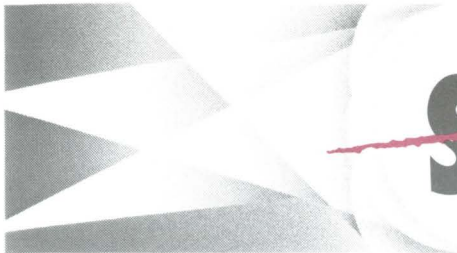
Please send your suggestions to:

Jeanne Kassing  
Electronic Access Support  
Federal Reserve Bank of St. Louis  
Post Office Box 442  
St. Louis, MO 63166-0442

If you prefer to discuss your suggestions with Jeanne, please call her at 1-800-333-0861 or (314) 444-8711. Every comment counts.

### Contributors to this issue include:

**Gary Auer, Myra Franklin, John Hargett, Gloria Harlan, Anne Hoerner, Jeanne Kassing, Kathy Kennerly, Mary Kuni, Tony Montgomery, Kevin O'Connell, Pat Russo, Bob Simpson, Marcia Sims and Andrea True.**



# SPOTLIGHT



Pat Russo is an Operations Analyst in our Electronic Access Support Unit. Pat has worked at the Fed for seven years, spending the majority of her time in telecommunications. Within the last year, Pat has become a vital member of the Fedline hotline support team and just recently started training customers to use Fedline. Pat says the thing she enjoys most about her job is "tackling communications problems." The next time you see Pat at a training session or talk to her on the hotline, say "Ola" (hello) to use the language of her native land, Mexico.



Della Thomason, a lead clerk in our Electronic Payments Unit, has worked at the Fed since 1990. She spends her time performing a variety of tasks in Electronic Payments including: handling ACH inquiries and returns, processing wire transfers and performing secretarial duties. Della says she enjoys her job because she is able to learn a lot while working on many different assignments and answering a wide range of customer questions.

## Getting To Know Fedline's Help Desk

The Help Desk application, a new feature in Fedline version 2.4, contains various reports designed to diagnose and troubleshoot Fedline problems. Every Fedline user will have access to this application. While assisting you, an Electronic Access technician may ask you to create a report using one or more of these functions:

- Fedline Diagnostics;
- Fedline Directories;
- Dump Last XMFLASH Trace;

- DOS Check Disk Utility;
- Display Session Parameters; or
- Display Terminal Parameters.

The application also gives you the ability to format diskettes and back up your Fedline PC, using the functions, "Format Diskettes" and "Back Up Static Files." You also can create a report of the Fedline error codes by using the function, "Error Code Report."

For more information on the Help Desk application, see your Fedline 2.4 User Guide, Page HD1 – HD16, or call Electronic Access Support at 1-800-333-0861 or (314) 444-8711.

## Many Thanks

The following institutions volunteered their time and personnel to assist Electronic Access Support with the Fed's contingency and system tests that were conducted during the first quarter of 1993. Many thanks to all who participated!

### Customers who tested three to five times during the first quarter 1993:

Boatmen's National Bank of St. Louis, MO  
 Central Trust Bank of Jefferson City, MO  
 City Bank & Trust of Moberly, MO  
 First Commercial Bank of Little Rock, AR  
 Mark Twain Bank of St. Louis, MO  
 Mercantile Bank of St. Louis, MO  
 Worthen National Bank of Little Rock, AR

### Customers who tested two times during the first quarter 1993:

Empire Bank of Springfield, MO  
 Farmers National Bank of Griggsville, IL  
 First National Bank of Rogers, AR  
 Wedge Bank of Alton, IL

### Customers who tested once during the first quarter 1993:

Arkansas State Bank of Clarksville, AR  
 Bank of Altenburg, MO  
 Bank of Bluffs, IL  
 The Bank of Carbondale, IL  
 The Bank of Lawrence of Walnut Ridge, AR  
 Bank of Mississippi, Tupelo, MS  
 Cass Bank of St. Louis, MO  
 The Citizens Bank of Batesville, AR  
 Citizens Fidelity B&T of Louisville, KY  
 Citizens National Bank of Evansville, IN  
 Commerce Bank of St. Louis, MO  
 Farmers Bank and Trust of Bardstown, KY  
 Farmers State Bank of Lanesville, IN  
 First National Bank of Flora, IL  
 First National Bank of Fort Smith, AR  
 First National Bank of Louisville, KY  
 First National Bank of Mexico, MO  
 First National Bank of Oblong, IL  
 First Robinson S&L of Robinson, IL  
 Hurricane Creek FCU of Benton, AR  
 Leachville State Bank of Leachville, AR  
 Liberty National B&T of Louisville, KY  
 Magna Bank N.A. of Belleville, IL  
 Mizzou Credit Union, Columbia, MO  
 National City Bank of Evansville, IN  
 Old National Bank of Evansville, IN  
 One National Bank of Little Rock, AR  
 Planters & Stockmen Bank of Pocahontas, AR  
 Simmons First National Bank of Pine Bluff, AR  
 State Bank of Breeze, IL  
 Systematics of Little Rock, AR  
 Trans-Financial Bank of Bowling Green, KY  
 Twin City Bank of North Little Rock, AR  
 Union National Bank of Little Rock, AR  
 Union Planters National Bank of Memphis, TN

If you are interested in participating in future tests, please call Jeanne Kassing of Electronic Access Support at 1-800-333-0861 or (314) 444-8711.

# FEDLINE

*update*

## XT Phase-Out Update

You should now be aware that Fedline version 2.4 will not load on XT-type PCs (personal computers with 8086 and 8088 processors). Any remaining XT customers using Fedline version 2.3 are required to upgrade to version 2.4 by December 31, 1993. The following table refers to the number of XT-type customers that remain in the Eighth District and the number of conversions that have occurred since January 1, 1993. If you have any questions about Fedline-certified hardware, or XT-type PC support, please contact your account executive or Customer Support at 1-800-333-0869 or (314) 444-8680.

| Eighth District Zone  | XT-type PCs January 1993 | XT-type PCs April 1993 | Number of Conversions |
|-----------------------|--------------------------|------------------------|-----------------------|
| Missouri              | 19                       | 16                     | 3                     |
| Illinois              | 7                        | 4                      | 3                     |
| Arkansas              | 21                       | 19                     | 2                     |
| Kentucky/Indiana      | 11                       | 7                      | 4                     |
| Tennessee/Mississippi | 9                        | 3                      | 6                     |
| Total                 | 67                       | 49                     | 18                    |

## TT&L Adds EDITH Service

In our continuous effort to provide more innovative and efficient services, the Eighth District is developing another new Treasury Tax & Loan (TT&L) service for our EDITH voice response customers.

The new feature will enable EDITH to announce future TT&L withdrawals for note option institutions as they are issued by the Department of the Treasury. This announcement will help you manage your balances since these withdrawals are usually announced in advance of the dates they are due.

Further information about this feature will be sent to Eighth District customers within the next few months.

## Billing Statements Go Electronic

The Fed's Statement of Service Charges is now available through a Fedline connection, allowing Eighth District institutions to receive their monthly statements earlier.

Your summary statement will now be available on the sixth day of the month. If you use the dial out service, your billing statement will be automatically delivered by the opening of business. If you do not use the dial out service, your statement will print after you establish your Fedline session.

For more information about receiving your Statement of Service Charges electronically, contact Tony Montgomery at (314) 444-8650, Rita Dunn at (314) 444-8313 or Customer Support at 1-800-333-0869.

## TT&L TIPS

Since the conversion of all Eighth District Treasury Tax and Loan (TT&L) customers from paper to electronic connections is underway, we'd like to provide you with some tips on how to enter advices of credit successfully on Fedline and EDITH.

**Enter only one advice of credit at a time.** Although advices may not be combined, up to 100 Federal Tax Deposit coupons may be included in a single advice of credit.

**Enter advice of credit fields exactly as they appear on the advice of credit.** If the fields are not entered exactly as they appear, the IRS may process an adjustment to your account. To ensure that the fields are entered correctly, Fedline allows for a separate verification of the data. You may wish to use this feature to increase accuracy in your operation. In addition, EDITH repeats all information for you before it is accepted. Please be sure to listen carefully before you proceed to the next step.

If you have discovered that an advice has been entered incorrectly and the information has already been sent to the Fed, please call the TT&L Unit at (314) 444-8510 or 444-8511 before noon CST on the day that it is entered.

**Adjustments to your account may not be entered into Fedline or EDITH.** For example, if you discover that the advice of credit that you entered yesterday should have been for \$10 more than what was entered, you cannot enter the additional \$10 today. If you need an adjustment, please call the TT&L Unit at the aforementioned numbers to request the adjustment.

If you have any questions about an advice of credit entry on Fedline or EDITH, please call Myra Franklin at 1-800-333-0810, ext. 8987 or (314) 444-8987.

## How To Work With Savings Bonds Templates

Fedline version 2.4 will allow you to create recurring templates for your over-the-counter savings bonds orders.

To Create a Recurring Template:

- Select **#30 Add Recurring Template** from the Savings Bonds Menu.
- Enter the appropriate data (the dollar amount must be entered and the date left blank), and press **<enter>**.
- Enter an eight-character template name to identify the template, and press **<enter>**.

To Use a Recurring Template:

- Select **#04 Use Recurring Template** from the Savings Bonds Menu.
- Enter your eight-character template name or search criteria or press **F4** to retrieve the first template.
- Enter the date, and press **<enter>**.
- Select **#21 Collect and Queue Order** from the Savings Bonds Menu, fill in any remaining appropriate information, and press **<enter>**.
- Transmit your file to the Fed.

## ACH Quick Update Screen Unveiled

Fedline version 2.4 contains a new ACH feature called the "Quick Update Screen," which allows you to update various fields of an ACH detail item. You will be able to update or delete up to 11 items on a single screen. Only Standard Entry Class Codes of "CCD" and "PPD" are eligible for this function.

More information about this feature can be found under the Automated Clearing House section of your Fedline version 2.4 User Guide, on pages AH58—AH59.

## Frequently Used Phone Numbers

### EDITH

Cash Services 1-800-333-0862  
(314) 444-8702

All Other Services 1-800-333-0870  
(314) 444-8701

### Fedline

St. Louis (314) 231-1082  
Little Rock (501) 376-4624  
Louisville (502) 585-2242  
Memphis (901) 522-8253

All Other Locations 1-800-426-2107

## Fedline Version 2.4 Default Change

The default in Fedline version 2.4 for the number of days before local passwords expire has been changed from 45 days to 30 days. This is to coincide with a change later this year that will make it mandatory to change host passwords every 30 days.

Keep on the look-out for more information from our Data Security Unit as well as in our next issue of *Electronic Currents*.

## ACH Performance Measures

In the first quarter of 1993, the Eighth District achieved its goal of making all ACH items available to receivers on-time: 100 percent of all items and dollars were made available by 5:30 p.m. EST for day cycle and 5:30 a.m. EST for night cycle. This surpassed the 99.9% target for both measures.

In addition, this District exceeded the targets for two new measures of responsiveness to customer inquiries. The first measure relates to answering your research requests within 24 hours 99.0% of the time if the inquiry is current (i.e. an item or file processed within the 10 days prior to the request). During the first quarter 1993, we exceeded this goal by responding to 100% of all current research requests within 24 hours.

The second measure relates to answering your noncurrent inquiries (items processed more than 10 days prior to the request) within 24 hours 90.0% of the time. During the first quarter of 1993, we answered 99.5% of all noncurrent inquiries within 24 hours.

# CURRENT QUESTIONS

**QUESTION: I recently received Fedline version 2.4 software. Along with the software, I received a "Fedline Inventory Software Bounce Back Card." What do I do with this card?**

**ANSWER:** After you have loaded Fedline version 2.4, fill out the "Bounce Back" card, and return it along with your old Fedline software, old user guide pages and the installation summary report. **Do not return your ReKap diskette. It will be required if you need a new encryption key downloaded.**

The card was designed to enable Electronic Access Support to track and inventory Fedline software. It verifies the receipt and installation of Fedline software by your financial institution.

**QUESTION: What should I do if I used EDITH to return an ACH item and discover that I returned the wrong item or used an incorrect return reason code?**

**ANSWER:** You should call the ACH department at the Fed in St. Louis at (314) 444-8714 and speak with an ACH inquiry clerk. The clerk can give you the name and phone number of the originating financial institution, so you can request that the item be returned to you.

**QUESTION: When returning an ACH item on EDITH, I received an error message: "No history found." What does this mean?**

**ANSWER:** ACH items are maintained on EDITH for 10 calendar days. If the effective entry date of the item is not within 10 days of the date of the return, you will receive a "No history found" message. The item must then be returned on paper.

**QUESTION: What new function keys are available in Fedline version 2.4?**

**ANSWER:** The new function keys are:

**<ALT> <W>** — displays your Fedline configuration information. This is referred to as the "Who Am I?" hot key. You may need to access this information while speaking to a technician at the Electronic Access Support help desk.

**<ALT> <F3>** — allows you to browse print display reports that have been received on your Fedline terminal.

When browsing an incoming report, pressing:

**<CTRL> <F1>** — allows you to go to the top of the current report; and

**<CTRL> <F2>** — allows you to go to the bottom of the current report.

For a description of all the Fedline function keys, see Pages GS-15 through GS-19 of your Fedline 2.4 User Guide.

**QUESTION: What is the Fedline "staging" or warehousing feature for Treasury Tax and Loan (TT&L) advices of credit?**

**ANSWER:** With Fedline version 2.4, TT&L will allow advices of credit to be staged. Instead of waiting until the business day following a customer tax deposit, you may enter your advice of credit information between 2 p.m. and 5 p.m. CST on the day of the deposit. Fedline will then automatically process this deposit on the following business day. If you prefer, you may continue to enter your advice of credit information between 7 a.m. and noon CST on the day following a tax deposit.

**QUESTION: I've been hearing a lot about testing with the Fed for contingency and consolidation. What can I do if I'm interested in testing?**

**ANSWER:** Our next contingency test is May 22, 1993. We will need all connection types to participate.

If you are interested in participating in the contingency test or in other upcoming tests, please call Electronic Access Support at 1-800-333-0861 or (314) 444-8711. The Helpdesk technician can sign you up for the contingency test or provide you with a list of other test dates as they become available.

**QUESTION: I have several staff members who are scheduled for vacation this summer, leaving me short-staffed during that time. If someone would call in sick, I wouldn't have anyone here who is familiar enough with Fedline to get us through our daily processing. What can I do to prepare for the summer months?**

**ANSWER:** We offer Fedline training each month for new customers and for customers who need retraining. Fedline training is designed for customers who do not have any or who have very little training on Fedline. The session covers all Fedline applications except Securities Transfer. If you are interested in sending your staff to Fedline training, please call Customer Support at 1-800-333-0869 or (314) 444-8680.

*The "Current Questions - Q & A" column addresses questions that we receive from our Fedline customers. If you have any questions that you would like answered, or that you feel other Fedline users would benefit from having the answers to, please call Anne Hoerner at 1-800-333-0810, extension 8706 or (314) 444-8706.*

(Story continued from Page One)

The last cycle represents the Fed's new premium cycle. Originators sending time-critical items to the Fed at these late deposit times will have the items settled later that same morning. All items deposited at the premium deadlines, 1:30 a.m. (mixed items) to 3 a.m. EST (local items), will be assessed a penny surcharge. Items deposited at all earlier cycles will be assessed the regular ACH item fees. This is the only price change associated with the October 1 changes.

**Fed ACH** also offers a number of other enhancements:

- If you receive files for other depository institutions, you can choose to receive the data sorted by depository institution or commingled in a single file.
- We'll simplify your billing statement by aggregating similar billing codes.
- For institutions that receive files from out-of-district originators, we'll provide cross-zone advices that can be received in print display format via Fedline.
- We'll be improving cross-zone deliveries to receivers by "direct sending" these files in an expedited manner.
- **Fed ACH** has the ability to auto-create routing number changes (NOCs) for institutions that merge.

Watch your mail in the next few months for more information about these new services and how to sign up. We'll be asking you which features are your "**CHOICES**."

## Goal Set for Government ACH Receivers

The Department of the Treasury is expected to approve a proposal directing the Federal Reserve System to implement by **July 1, 1994**, an all-electronic policy for financial institutions that receive government ACH payments only. Therefore, these government-only receivers will need to establish electronic access to the Fed for ACH services, either directly or through a service provider, by this date. An electronic ACH connection will promote timely posting to customer accounts and provide a higher security level for financial institutions and their customers.

The Fed offers several direct electronic access alternatives, such as Fedline and *FLASH-Light*, for receivers of government ACH payments. With an electronic connection, there is a one-time installation fee that includes software, training and a user guide. Government-only receivers do not pay a monthly access fee unless they either begin originating government or commercial ACH items, or begin receiving commercial ACH items. The standard monthly access fee for their specific connection type will apply (Fedline requires a \$65 monthly fee; *FLASH-Light*, a \$30 monthly fee). Customers also may elect to receive ACH payments through a correspondent institution or other service provider with an electronic connection. The Treasury Department has asked that receivers of government payments inform their servicing Fed of their plans to establish electronic access by **July 1, 1993** – a year before the government's all-electronic deadline.

For more information on this all-electronic effort, please contact your account executive or Customer Support at 1-800-333-0869 or (314) 444-8680.

## Why Use Encryption?

**H**ow can you keep your electronic data secure considering the surging growth in computer technology? Encryption is the answer.

Encryption is used by the Fed to provide our electronic connection customers with protection against wiretapping and eavesdropping through telephone lines.

Encryption is the process by which readable text is converted to meaningless strings of symbols and characters.

The major security advantage of encryption is message privacy. Encryption prevents unauthorized individuals from tapping into a line and reading payment messages during transmissions between your financial institution and the Fed.

In the early 1980s, the Federal Reserve System recognized the need for securing its automation/communications system. Critical processing/communications functions including funds transfer, securities transfer and ACH were identified as functions that required additional safeguards.

Today, all computer interface, Fedline and *FLASH-Light* connections use encryption to ensure the integrity of payments data. Encryption helps decrease your institution's vulnerability against data interception and reduce the potential for fraud.

For more information about encryption, please call the Data Security Help Desk at the Federal Reserve Bank of St. Louis at 1-800-333-0861 or (314) 444-8711.

# Host Communicating Made Easier

## Dial Out Service

The dial out service lets the Fed's Host computer call your Fedline terminal 24 hours a day to transmit messages and files as they are queued for your delivery. We ask that our dial out service customers have:

- a dedicated telephone line;
- a Racal-Vadic 2400PA, Racal-Milgo 2412 or UDS V.3225 modem (this service may work with other modems that support auto-answer); and
- the ability to leave their Fedline PC on overnight with the "Fedline Local Sign-On" screen up.

## Auto Dial Service

The auto dial service lets your Fedline terminal dial into the Fed's Host computer each time you complete the "Establish A Session" screen and press enter. Auto dial is included as a feature in Fedline version 2.4. Requirements for the auto dial feature are:

- a Racal-Vadic 2400PA, Racal-Milgo 2412 or UDS V.3225 modem;
- a unique modem configuration used for auto dial; and
- the Fedline parameter setup.

You may use either of these services to transmit and receive Fed messages and files more easily. Because of configuration differences, only one of the above services can be used on your Fedline terminal. You decide which service will best meet the needs of your operating environment.

If you are interested in signing up for a service, or if you would like more information, please contact Electronic Access Support toll-free at 1-800-333-0861 or locally (314) 444-8711.

ROUTE TO: 1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_ 4 \_\_\_\_\_



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## ELECTRONIC CURRENTS®

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