THE
FEDERAL
RESERVE
BANK of ST. LOUIS

ELECTRONIC CURRENTS®

ACH Posting Practices

On October 1, the Fed implemented several enhancements to ACH, including an improved ACH deposit and delivery schedule. We expanded our deposit options to provide a more "flow-like" ACH processing environment. Now, ACH participants can originate up to four times per day and, in turn, receivers may choose to receive ACH files up to four times daily. Receiving multiple files each day may allow you to post or memo-post items to your customers' accounts on a more frequent basis to ensure that your customers have timely access to their ACH credits.

Beginning January 1, 1994, a premium surcharge of $0.01 per item will be assessed on all items deposited during the latest cycle, which is 2½ hours later than the previous night cycle deadline. This means that credits originated on the last cycle will begin to be assessed a surcharge, causing originators to begin originating more one-day credit items by holding two-day items for deposit the next morning. To ensure that these one-day credit items are posted to your customers' accounts on time, you are **encouraged** to receive your files, or request your processor to receive files, at multiple times per day, or make sure one-day credits are memo-posted to guarantee that payroll items are available to your customers early on settlement day. Memo-posting these items for availability the morning of settlement will make sure you're in compliance with the new NACHA rule that goes into effect April 18, 1994. This rule requires receiving financial institutions to provide opening of business funds availability on the settlement date for all PPD credit entries that are received by the close of business on the day prior to the settlement date.

If you are interested in signing up to receive multiple files each day, please complete the Customer File Delivery Options form in your Fed ACH '93 Customer Implementation Guide. If you need a new form, please contact Rayetta Hornback at (314) 444-8379 or toll free at 1-800-333-0810, extension 8379.

All-Electronic Government ACH Update

The deadline for all financial institutions that receive only government ACH items to receive data electronically is July 1, 1994. The following report refers to the number of offline ACH endpoints converted in the third quarter (16) and the number left to convert to electronic connections (28).

	# OF OFFLINE ENDPOINTS	
EIGHTH DISTRICT ZONE	JUNE 93	SEPTEMBER 93
Missouri/Illinois	19	17
Arkansas	7	3
Kentucky/Indiana	7	5
Tennessee/Mississippi	11	3
EIGHTH DISTRICT TOTALS	44	28

Fedline Upgrades Check Adjustments

We are pleased to announce a new Fedline service for Check Adjustments, which will allow your financial institution to transmit, receive and manage your adjustments electronically. Electronic check adjustments via Fedline will:

✔ **Speed Case Resolution**
Sending items via ordinary mail or overlooking critical identification information causes costly processing delays. If submitted by mail with incomplete information, an adjustment request can be delayed for more than a week. The speed of electronic transmissions, coupled with the helpful editing checks built into the Fedline system, eliminates these delays and improves accuracy.

✔ **Eliminate Paper Confusion**
Submitting a paper adjustment request form is no longer necessary.

✔ **Display an Audit Trail**
All messages, sent and received, are shown.

✔ **Speed Follow-Up Communication**
Questions on open cases are quickly and easily conveyed to the appropriate Federal Reserve Check Adjustment representative.

Fedline Check Adjustments was tested and piloted locally and at the Los Angeles Federal Reserve Branch. It is now being made available to all Fedline customers. If you would like more information about Check Adjustments on Fedline, please call Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

District-Wide Quality Program

As part of our goal to provide quality service to the financial community, the St. Louis Fed launched a new district-wide quality service tracking program in August. Performance targets for the various services were established based on the expectations and requirements expressed in a customer survey taken last year. Many measures exceed those expressed by customers, and some include targets meant to be achieved over time.

So that any problems can be addressed swiftly, performance is reported each month. If a target is not met, the accountable vice president is responsible for identifying the problem and taking action to correct the cause of the variance. Formal discussions regarding performance trends occurs at quarterly meetings of operations management.

Accounting, Cash, Check and Securities services measures are being tracked by the Little Rock, Louisville and Memphis branches. St. Louis tracks these quality measures, as well as a number of others that deal with support services, TT&L services, and electronic services. The Electronic Services quality measures, goals, and August and September performance results are detailed at right. If you have any questions, please call Carole Kelly at (314) 444-4619 or toll-free at 1-800-333-0810, extension 4619.

Quality Measure	Goal	8/93 Performance	9/93 Performance
1. EAS Hotline Performance—% customers calling into the EAS hotline who receive assistance in two minutes or less.	99.0%	99.356%	100%
2. EDITH System Availability—% availability of EDITH programs, hardware, telephone and communication lines during critical hours—7 a.m. to 5 p.m. CST.	99.5%	97.60%	90.60%
3. EDITH Cash Ordering System Availability—% availability of EDITH cash ordering system between 7 a.m. and 5 p.m. CST.	99.5%	98.40%	97.40%
4. ACH Database Availability—% availability of ACH return service and account totals for customers dialing into EDITH by 8 a.m. CST.	100%	100%	95.20%
5. Fedwire System Availability—% availability of the Fedwire system for customer transactions from 8:30 a.m. to 5:30 p.m. EST.	99.85%	100%	99.58%
6. Availability of ACH Items—% ACH items available to receivers by 1 p.m. EST for the first exchange; 4 p.m. EST for the second exchange; 10 p.m. EST for the third exchange; and 6 a.m. EST for the fourth exchange.	99.9%	100%	100%
7. Availability of ACH Dollars—% of ACH dollars available to receivers by 5:30 p.m. EST for day cycle and 5:30 a.m. EST for night cycle.	99.9%	100%	100%
8. ACH Research Requests Resolved (Current)—% of current ACH research requests resolved within 24 hours of receipt.	99.0%	100%	100%
9. ACH Research Requests Resolved (Non-Current)—% of non-current (older than 10 days) ACH research requests resolved within 24 hours of receipt.	90.0%	100%	100%

Responding to DNEs

Some of our ACH customers have been questioning the use of a Death Notification Entry (DNE).

A DNE is an entry initiated by federal government agencies only. The entry notifies Receiving Depository Financial Institutions (RDFIs) of the death of a government payment recipient. By using a DNE, the length of time in which the death notice is provided to the RDFI can be reduced by up to two weeks.

A DNE signals an RDFI to stop future payments to a deceased person's account. This reduces the risk that funds could be withdrawn from an account after the beneficiary's death. A DNE is returned by an RDFI only if it is received with incorrect account information. However, because a DNE should never contain a dollar amount and is intended to be informational in content, **an RDFI should never return a payment using a DNE Standard Entry Class Code.** Any payments received after a DNE has been received should be immediately returned to the originator using the same Standard Entry Class Code as the original entry.

If you have any questions, please call Langston Scott at (314) 444-8461 or toll-free at 1-800-333-0810, extension 8461.
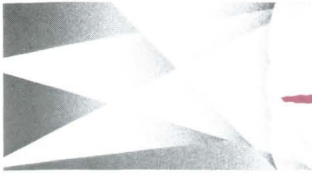
SPOTLIGHT

Tony Montgomery is an Operations Analyst in our Electronic Access Support Unit. He has worked in EAS for three of his 16 years at the St. Louis Fed. He brings a diversified background to the Electronic Access Support Help Desk, drawing on previous positions in Check Processing, Accounting and ACH. Tony said he enjoys solving customer problems and training customers on Fedline at our two Eighth District training facilities. He also provides on-site training to many financial institutions in need of special assistance.
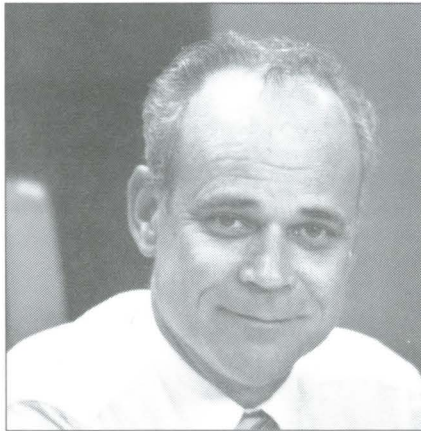
John Hargett is the assistant manager of our Automated Clearing House (ACH) Unit. A 27-year St. Louis Fed veteran, John's experience in Electronic Services includes four years supervising the District's Funds Transfer operations and three years as the assistant manager for ACH operations. John is currently involved in planning and preliminary ACH software testing for the relocation of the district's ACH processing to a central processing site. He said that putting new ACH software releases into production is the most enjoyable aspect of his job.

Cash Management Service Debuts

The Eighth District plans to offer a new service via Fedline and computer interface links beginning in January. The new **Cash Management Service (CMS)** will provide timely, comprehensive information on your ACH and check activity, including the debits and credits you have available at the time you receive the information. CMS will help you make more informed investment decisions, which will maximize your investment positions.

Convenience is one of CMS' main benefits. Account balance broadcasts will *automatically* be sent to your institution by 10 a.m. and 2 p.m. CST. For only $55 per month, you can receive the basic service, which provides detailed information about your own account activity. As an added convenience, a correspondent institution can receive a summary of its respondent's activity for an additional $25 per month and detailed information of its individual respondent's activity for $5 per month, per respondent report. In addition, multiple delivery (one copy to many endpoints or many copies to one endpoint) is available for $5 per month, per additional delivery.

Information regarding this new service will be sent to your Federal Reserve account management contact in December. If you have further questions, please contact Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

Many Thanks

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

Customers who tested four to six times during the third quarter 1993:

Central Trust Bank of Jefferson City, MO
Mark Twain Bank of St. Louis, MO
Mercantile Bank of St. Louis, MO

Customers who tested three times during the third quarter 1993:

First Commercial Bank of Little Rock, AR
National Bank of Commerce of Memphis, TN
National City Bank of Louisville, KY

Customers who tested twice during the third quarter 1993:

Boatmen's National Bank of St. Louis, MO
City Bank & Trust Co. of Moberly, MO
Liberty National Bank of Louisville, KY
Old National Bank of Evansville, IN
Ozark Mountain Bank of Branson, MO
Union Planters Bank of Memphis, TN
Wedge Bank of Alton, IL

Customers who tested once during the third quarter 1993:

Boatmen's National Bank of Springfield, MO
Cass Bank, St. Louis, MO
Citizens National Bank of Evansville, IN
Citizens Bank of the Ozarks of Climax Springs, MO
The Colonial Bank of Des Peres, MO
Commerce Bank of St. Louis, MO
Empire Bank of Springfield, MO
Farmers National Bank of Griggsville, IL
Farmers State Bank of Lanesville, IN
First National Bank of Clayton, MO
First National Bank of Louisville, KY
First National Bank of Oblong, IL
First National Bank of Rogers, AR
Flora Bank & Trust of Flora, IL
Hurricane Creek FCU of Benton, AR
Jacksonville Savings Bank of Jacksonville, IL
Jefferson Bank & Trust of St. Louis, MO
The Madison Bank and Trust of Madison, IN
Magna Bank of Belleville, IL
Malvern National Bank of Malvern, AR
Memphis Area Teachers Credit Union of Memphis, TN
Metropolitan National Bank of Little Rock, AR
One National Bank of Little Rock, AR
Owensboro National Bank of Owensboro, KY
Peoples Bank of Mount Washington, KY
Pine Bluff National Bank of Pine Bluff, AR
PNC Bank of Louisville, KY
Republic Processing of Louisville, KY
State First National Bank of Texarkana, AR
Sunburst Bank of Grenada, MS
Twin City Bank of North Little Rock, AR
Union Planters Bank of Cordova, TN
United Missouri Bank of St. Louis, MO
Worthen Bank of Little Rock, AR

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

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Six Ways to Benefit with RDS

The Treasury's decision to consolidate savings bond processing into four Federal Reserve Bank sites has prompted the St. Louis Fed to determine how to ease your transition to having your work processed at the Kansas City Fed. By automating your savings bond orders, you will be able to easily forward your electronic media to the Kansas City Fed. Placing your savings bond orders on Fedline, on magnetic tapes or diskettes, gives your institution six key advantages:

#1 Higher fee reimbursements—When bond orders are submitted in an automated format, savings bond agents receive 85 cents per application versus 50 cents for paper applications.

#2 Improved customer service—By using one of the automated alternatives, agents provide customers with the fastest turn-around time possible for bond orders.

#3 Improved accounting and reconciling—Accounting entries are automatically created once your electronic input is received by the Fed. A detailed report of your transmitted items is generated, and posting errors and open items are eliminated by automated bookkeeping entries.

> "As of April 1, 1993, all of our bond applications have been processed through the FedBOS System. As a savings bond processor, it has made my job a lot easier. We no longer receive [interest assessments] due to applications missing information [or being submitted late]. Our income has increased due to the amount paid per application when processed through the FedBOS System. Our customers are happy with the faster turn-around process in which they receive their bonds. The FedBOS System has turned out to be a *big plus* for us here at Boatmen's Bank."
>
> Karen Smart
> Savings Bond Processor
> Boatmen's National Bank of St. Louis

#4 Operating efficiencies—You can consolidate the processing of all RDS applications at a single site and submit one file, which contains all branch orders, to the Fed. You can also eliminate the possibility of delay by courier or mail.

#5 Faster retrieval of bond information—You can quickly access bond information from the Fed for research purposes, rather than having to dig through your paper copies.

#6 Flexibility in entry of data—You can enter the bond order data during off-hours and transmit it via Fedline during your normal business hours.

Don't wait to get started on automating your savings bond orders. The benefits are many to you and your customers. For more information on automating your orders, call Tim Curran at (314) 444-8982, or Karen Hood at (314) 444-8984. They can also be reached toll-free at 1-800-333-0810, extensions 8982 and 8984, respectively.

1994 Price Changes

ACH Service

The premium cycle surcharge price change associated with the new Fed ACH deadlines will take effect on January 1, 1994. On that date, credits, non-value messages and return items will be assessed an additional $0.010 surcharge when deposited during the premium cycle. Several other price changes will also become effective January 1.

The interregional transaction fee in mixed files will be reduced to $0.014. All associated return, NOC, prenote and premium fees will see the same $0.001 decrease. The fixed monthly account servicing fee will be increased to $20, and the input file fee will increase by 25 cents to $1.75. These price changes are in line with our long-term direction to lower transaction fees and better align fixed fees with the cost of processing ACH files.

The fee for ACH settlement information via EDITH is being eliminated. Settlement information is available on EDITH, which has been enhanced recently to give you complete current day settlement totals regardless of process date. Institutions are encouraged to use this service to obtain timely settlement information.

Also starting on January 1, 1994, the Fed will charge customers $10 to sort files by RTN before delivery to each endpoint. This new service was announced in October. The fee is assessed monthly for each separately sorted discrete file you receive.

Electronic Connection Fees

Effective January 1, 1994, monthly connection fees for high speed leased lines, those at 19.2 kbps and 56 kbps, will be $850 and $1000, respectively. Currently, 19.2 kbps and 56 kbps leased lines are priced regionally, based on local costs for the connections. In the future, because of the FEDNET communications network, these connections will fall into the national cost pool and will be given a standard System price. Additionally, the gateway fee is being eliminated because of the implementation of the new FEDNET communications system and the anticipated move to centralized application processing. All other monthly electronic connection fees will remain the same in 1994. If you have any questions about these changes, please contact Customer Support at (314) 444-8680 or 1-800-333-0869.

How Old Is Your Modem?

Are you still using the model that you used on FEDNET or the early versions of Fedline? If so, it may be time to upgrade to a new modem. New modems will greatly reduce connection time and the number of failed connections. For more information, contact Electronic Access Support at (314) 444-8711 or toll-free at 1-800-333-0861.

Check the Services You Use

Because we've added many new services to EDITH, FLASH-*Light* and Fedline over the last several years, you may not be aware of all the electronic options currently available to your financial institution. If you receive ACH items on FLASH-*Light,* are you sending ACH returns and notifications of change via EDITH? If you are ordering currency and coin via Fedline, are you signed up to use EDITH cash ordering as your contingency? Listed below are all the services available on each of the Fed's three low- to medium-volume electronic connection options. Take a quick inventory to make sure you're up-to-date. What's your electronic services quotient?

✔ EDITH

ACCOUNTING
___ Account balance

ACH
___ Notification of change
___ Return item origination
___ Settlement information

CASH
___ Currency and coin order
___ Early credit requests

CHECK
___ Check autocharges
___ Mixed cash letter availabilities

TT&L
___ Account balance inquiry
___ Advice of credit entry
___ Cycle accounting information
___ Treasury withdrawal information

✔ FLASH-*Light*

ACCOUNTING
___ Account balance

ACH
___ Receive ACH debits and credits

FUNDS TRANSFER
___ Receipt of Fedwires

✔ Fedline

ACCOUNTING
___ Account inquiry service
___ Account notification service

ACH
___ Receive files and advices
___ Originate returns and NOCs
___ Originate payment files

CASH
___ Currency and coin order
___ Early credit requests

CHECK
___ Payor—account totals
___ Payor—MICR data
___ Return or retrieval requests

EIS (Electronic Information Service)
___ Statement of account
___ Advice of check credit availability
___ Advice of check automatic charges

FUNDS TRANSFER
___ Send and receive Fedwires

TT&L
___ Input, inquiry and reports

SECURITIES
___ Book-entry securities transfer
___ Savings bond orders—RDS
___ Treasury auction

STATISTICS
___ Contemporaneous reserve requirement reports
___ FR2900 reporting and estimated reserve requirements

If you checked 10 or more of the menu items on the Fedline list, more than one service on the FLASH-*Light* list, and/or six or more on the EDITH list, you are probably getting the most from your electronic connection with the Fed. For more information on any of these services, please call Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

TT&L Service Added to EDITH

A new EDITH Treasury Tax and Loan (TT&L) service, called Treasury Withdrawal Information, will be available in early December to all Note Option Depositaries. This service will allow EDITH TT&L customers to find out information about withdrawals as they are announced by the Treasury Department, in advance of the balance date. Several other TT&L services are also available through EDITH:
- Advice of Credit Entry,
- Account Balance Inquiry, and
- Cycle Accounting Information.

For more information on Treasury Withdrawal Information, please contact Pam Jackson at (314) 444-8613 or toll-free at 1-800-333-0810, extension 8613.

FEDLINE *update*

Early Credit Requests Eliminated

The Federal Reserve currently allows cash customers to submit early credit requests via Fedline and EDITH. Under this option, institutions are credited for cash deposits on the day the cash is shipped to the Federal Reserve, rather than the day the Fed receives it.

Effective December 15, 1993, the Federal Reserve System will no longer allow depository institutions shipping cash to be credited on the date of shipment. Rather, credit will be given on the day of receipt at the Federal Reserve.

As of December 15, all Fedline customers who submit an early credit request will receive a reject notification stating that we no longer accept early credit requests. Early credit requests will be removed from the Cash application with the next Fedline patch you receive in 1994. Beginning December 15, EDITH customers will no longer hear the option to create early credit requests when they dial in.

Late debit, the accounting practice that allows the Fed to debit depository institutions accounts on the day cash arrives at their offices, will also cease on December 15. Depository institutions ordering currency and coin will be debited on the shipment day. For example, cash ordered on the 15th will be shipped on the 16th, at which time accounts will be debited. The cash will arrive at the depository institutions on or after the 17th.

If you have any questions regarding these changes, please contact Robert Simpson at (314) 444-8329 or toll-free at 1-800-333-0810, extension 8329.

XT Phase-out Update

Support for Fedline, which is loaded on XT-type PCs (personal computers with 8086 and 8088 processors), changed on July 1, 1993. Software upgrades and fixes will no longer be made to version 2.3, the last version that works with PC-XT equipment. Any XT customers who still use Fedline version 2.3 are required to upgrade to version 2.4 by December 31, 1993. This will require a higher platform of PC. The following table outlines the number of XT-type customers in the Eighth District and the number of conversions completed between January and October 1993. If you have any questions about Fedline compatible hardware, or XT-type PC support, please contact your account executive or Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

Eighth District Zone	XT-type PCs as of January 1993	XT-type PCs as of October 1993	Number of Conversions
Missouri	19	6	13
Illinois	7	2	5
Arkansas	21	4	17
Kentucky/Indiana	11	1	10
Tennessee/Mississippi	9	0	9
Total	67	13	54

Time to Verify your Fedline IMS Session Parameter

To make sure that your Fedline version 2.4 IMS session parameter is correct before consolidation, we would appreciate it if you would complete the following procedures.

1. Select **HOST COMMUNICA-TIONS** from the main menu.

2. Select **DISPLAY SESSION PARAMETERS** from the Host Communications menu.

3. Look under the "Production" column across from the "Host Application System" and verify that you have **"H1AAIMSE."**

If you have **"H1AAIMSP,"** or any questions about the process, please call Electronic Access Support (EAS) at (314) 444-8711 or toll-free at 1-800-333-0861. An EAS technician will walk you through any changes that you may need to make. Just ask the technician to check your IMS parameter.

Fedline and FLASH-*Light* Security Reminder

If your Local Security Administrator (LSA) changes, please notify the St. Louis Fed's Data Security Unit as soon as possible. From time to time, we send information to your institution on Fedline and FLASH-*Light* security issues. It's important that our records are kept updated so that the information is delivered to the proper person.

To notify our Data Security Unit of any personnel changes, please send a letter on your financial institution's letterhead to:

Ms. Lynn Shiang
Data Security Manager
Federal Reserve Bank of St. Louis
Post Office Box 442
St. Louis, Mo. 63166-0442

If your LSA has changed, or has not yet been trained by the St. Louis Fed, consider sending him or her to a Fedline Local Security Administrator training session.

See related article on page 7.

MS-DOS 6.0 Now Fedline Certified

Microsoft MS-DOS 6.0 has been certified for use with Fedline version 2.4.2 or higher. MS-DOS 6.0 requires a machine with a 286 or higher processor and one megabyte of RAM. MS-DOS 6.0 must be loaded into high memory. The following table highlights the features of MS-DOS 6.0 that have been tested.

Feature	Functionality	FRB Recommendation
DbleSpace	Data compression	Do not use with Fedline. This should not be installed with other third-party compression.
Defrag	Disk optimizer	Recommended. Fedline customers should use this feature periodically.
MemMaker	Free conventional memory	Not recommended. Modifies autoexec.bat file and requires manual intervention, making it awkward to use.
MsBackup	Backup and restore utility	Do not use with Fedline. Utility cannot be invoked from Fedline application. Easier to use standard Fedline backup and restore functions.
Multiple Configuration Support	Switch between Fedline and other configurations	Not recommended. Fedline does not operate properly on the config.sys file constructed for multiple configurations. Instead, set up config.sys file for multiple configurations, including Fedline, then make config.sys a read only file using the DOS attrib command.
Smartdrv	Improve disk I/O throughput	Can be used. Read caching should be enabled, but write caching and double-buffering must be disabled. The Smartdrv command must be manually added to the autoexec.bat file.
Undelete	Recover deleted files	Can be used. Fedline throughput considerably slower. Using standard Delete level should be sufficient.
Vsafe	Monitor for virus activity	Not recommended. Fedline throughput significantly slower. PC can be scanned at start-up by adding msav /p command to autoexec.bat file in front of FEDAUTO command.

Safeguarding Fedline

Has your current Local Security Administrator (LSA) been trained by the Federal Reserve Bank of St. Louis? The classes, which are conducted by FRB Data Security staff, are held at the St. Louis Fed and its Memphis Branch.

Your LSA is responsible for establishing and maintaining access to Fedline, setting and controlling Fedline security parameters, instructing Fedline users about Fedline security, and establishing basic security controls.

An untrained LSA can leave your financial institution open to malicious or accidental loss or fraud. It's a smart business move to make sure that the person charged with safeguarding your assets on Fedline has been properly trained.

Fedline has changed considerably over the past several years with the addition of many new services and functions. Is your current LSA aware of how these changes affect Fedline local security? If not, you should consider sending your LSA to a half-day training session on Fedline Local Security Administration.

If you're interested in more information on training, or would like to sign up for a class, contact Customer Support at (314) 444-8711 or toll-free at 1-800-333-0861.

Cash Services Goes Online

Cash Services on Fedline is now available for customers who have installed version 2.4. Fedline offers you the same features as EDITH (i.e. cash ordering, inquiries and deletions), but Fedline also makes your cash ordering even easier. Since your worksheets are online, your totals are automatically calculated, and a report prints out for your records. If you would like to know more about cash services on Fedline, please call Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

CURRENT Q&A QUESTIONS

QUESTION: When signing on to Fedline, I got the message "password expired." What does this mean, and what can I do to correct it?

ANSWER: When you receive the message "password expired," it means that it's time to change your password. On the **local** side, the number of days a password can be used before it must be changed is determined by your Local Security Administrator (LSA). The St. Louis Fed recommends 30 days. On the **host** side, the expiration limit is determined by the Federal Reserve. The limit is now 30 days.

The password expiration limit is an additional security precaution that reminds you to change your password. If your password never expired, you might never change it. The longer you keep the same password, the greater the chance that someone else will find out what it is. Remember: No one other than you, not even your supervisor, should know your password. If you suspect that someone knows your password, change it immediately; don't wait for it to expire.

Seven days before the expiration date, you will receive a message that your local password is about to expire. If you receive a message that your password has expired or is about to expire, all you need to do is create a new password. If your password has expired on the **local** side, enter your local user ID and *current* password on the initial sign-on screen. Then tab to the "new password" field and enter a *new* password that is any combination of six to eight alpha and numeric characters. Tab to the "verify password" field and verify your new password by re-entering it. You should receive a message on your Fedline printer that states, "Password successfully changed." If you have questions or problems, contact your LSA.

If your **host** password has expired, you will need to change it on the "Establish A Session" screen in Host Communications. Dial the host computer to connect. To verify that your host password was changed, look for a one-line message on your Fedline printer that reads, "Host password changed successfully." For questions or problems concerning your host password, call the Fedline Help Desk at (314) 444-8711 or toll-free at 1-800-333-0861.

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