THE
FEDERAL
RESERVE
BANK of
ST. LOUIS

ELECTRONIC CURRENTS®

Are You Prepared for an Equipment Failure?

The market is moving, your brokers have deals in place, your customers have made arrangements to buy and sell, and securities are coming due and must be moved — just another day in the world of security transfers. Then, your Fedline PC or computer interface connection goes down. What do you do?

For security transfer users, equipment failures can be disastrous if you do not have adequate contingency plans already in place. Although the Fed will assist you during a contingency, we are unable to be your primary back-up. To help you with your contingency planning, we have compiled a short list of suggestions that should ensure a quick recovery if the unexpected happens.

- Document your contingency plans and periodically review them with staff members.

- Back up the hard drive on your Fedline PC at least monthly.

- Perform a static file back-up at least once every two weeks.

- Make sure a back-up Fedline PC with related communication hardware (encryption board, modem and cables) is available; this can serve as a back-up for either a primary Fedline terminal or a computer interface connection.

- Maintain back-up copies of your Fedline software and any other software needed to operate Fedline in case of a software failure. Also, retain copies of encryption board and software installation procedures.

- Obtain dial back-up equipment for leased-line connections and test the connection and your procedures monthly.

- Discuss your contingency plans with your local FRB office so we can better serve you if your primary connection fails.

These are just a few suggestions to reduce the time and pressures associated with equipment failures. If you have questions about contingency planning for securities transfers, please call your local Fed's Securities Transfer Unit or Barb Mettille at (314) 444-8509 or toll-free at 1-800-333-0810, extension 8509.

Fedline ACH Origination Training

Current Fedline customers who are interested in beginning ACH origination on Fedline are now in luck: Electronic Access Support will begin offering a Fedline ACH origination training session during the third quarter of this year.

The one-day, hands-on session will show you how to use Fedline software to become an ACH originator. The agenda includes all aspects of ACH origination, including a review of agreements, processing flow, internal controls, balancing and marketing. During the session, we will use Fedline to create test ACH transactions and show you how to use Fedline to transmit files that your corporate customers create on diskette.

For more information, please call Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

Government ACH Deadline Nears

The deadline for all financial institutions to begin receiving government ACH data electronically is **July 1, 1994**. By this date, all institutions must establish electronic access to the Federal Reserve for ACH services either directly (via Fedline or FLASH-*Light*) or through a service provider. If you have not yet completed your arrangements to receive your items electronically, please contact your local account executive or Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

FEDLINE *update*

Fedline Training

As promised in our last edition of *Electronic Currents*, we will publish our Fedline training dates on a regular basis. Below are the training sessions scheduled for third quarter 1994.

Date	Class	Location
July 12	Check Adjustments Training	St. Louis
July 13-15	Fedline Training	St. Louis
July 19	Check Adjustments Training	Memphis
July 20-22	Fedline Training	Memphis
August 9	Check Adjustments Training	St. Louis
August 10-12	Fedline Training	St. Louis
August 23-25	Fedline Training	Memphis
September 13	Check Adjustments Training	Memphis
September 14-16	Fedline Training	Memphis
September 20	Check Adjustments Training	St. Louis
September 21-23	Fedline Training	St. Louis

The introductory Fedline training sessions last three days — a 1/2 day for Local Security Administrator (LSA) training and 2 1/2 days for Fedline training. The Check Adjustments sessions last one day — a 1/2 day for LSA training and a 1/2 day for Check Adjustments training.

Each financial institution may send two staff members to a training session. For Fedline training cost information, or to register for any of the classes, contact Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

Why Dial Out ?

Imagine arriving at work and finding that Fedline has already received your ACH file, statement of account, end-of-day funds reports and various other data. You would have all the information you needed to begin your morning processing without delay.

Dial-out Service enables the Fed's Host computer to call your Fedline terminal 24 hours a day to transmit incoming messages and files as they are queued for your delivery. For increased security, Fedline provides several features that may be used with the Dial-out Service to store the messages for manual printing.

To use Dial-out Service, all you need is:

- a dedicated telephone line;
- a compatible modem;
- the ability to leave your Fedline terminal on overnight with the "Fedline Local Sign On" screen showing. (You can turn the monitor down so the screen will appear blank.)

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

Check Your New Fedline RDS Acknowledgement

With the consolidation of Eighth District savings bond processing at the Federal Reserve Bank of Kansas City, Eighth District customers now have access to a new RDS acknowledgement on Fedline. The Kansas City Fed provides an acknowledgement to confirm that your RDS file has been received in bulkdata. Depending on your processing time and file size, you should receive the following message on your Fedline printer either immediately after your file has been sent or after you re-connect to the Host on file traffic:

"An RDS automated file was received at the FRB of KC on MMDDYYYY at HH:MM AM (or PM) ET containing ### batches totalling $$,$$$,$$$,$$$.$$."

This acknowledgement, which is in addition to the "queued on host" message that you already receive, enables you to verify the receipt and accuracy of your savings bond file. It is currently available to all Eighth District customers who have their savings bond work processed at the Kansas City Fed and will be available to Illinois and Missouri customers after their transitions to Kansas City on July 11 and August 1, respectively.

If you fail to receive this acknowledgement, or if it contains inaccurate information, please contact the Kansas City Fed's Savings Bond Unit at 1-800-333-2919.

SPOTLIGHT

Gloria Harlan, an operations analyst from our Electronic Access Support Help Desk, has worked in EAS for seven of her 13 years at the St. Louis Fed. She brings a diversified background to EAS, with experience in Accounting, Check Adjustments and Marketing. She also is the FLASH-*Light* liaison, working with FLASH-*Light* customers on new software releases and helping them with any questions or problems they may have. Gloria said she likes working in EAS because of the opportunity to make computers seem a little more friendly to their users.
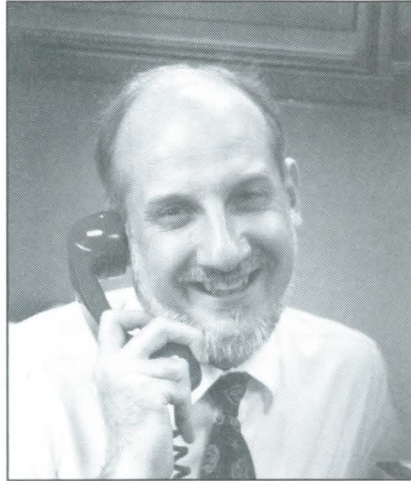
Kevin O'Connell is also an operations analyst in our Electronic Access Support Unit. Kevin has worked at the Fed for 14 years, spending the majority of his time in the Check Department's Technical Support Unit. Two years ago, he joined the EAS Help Desk to provide phone support, solve online problems and educate customers about the many electronic services the Fed offers. Kevin also serves as the Electronic Services Department's local area network (LAN) administrator. Kevin says what he likes most about his job is the challenge of resolving customers' unusual or complex problems.

Faster Help is on the Way

To help you resolve your Fedline problems faster, the Eighth District Electronic Access Support (EAS) staff will soon have access to a new online problem analysis system. The Customer Problem Analysis System, or CPAS, will help us analyze and resolve many online customer problems. CPAS will automatically determine what Federal Reserve automation systems must be accessed to analyze your problem and the current status of those systems. Although this information is currently available, obtaining it is often time-consuming. With CPAS, EAS can respond to your inquiries and problems faster, and in some cases, with more detailed problem resolution information, enabling you to establish a connection more quickly. CPAS will be available in the Eighth District by June 1994.

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 first quarter of 1994. Many thanks to all who participated!

Customers who tested three to five times during the first quarter 1994:

*First Commercial Bank of Little Rock, AR
Mark Twain Bank of St. Louis, MO
Mercantile Bank of St. Louis, MO
PNC Bank of Louisville, KY
Worthen National Bank of Little Rock, AR*

Customers who tested twice during the first quarter 1994:

*Central Bank of Lake of the Ozarks, Osage Beach, MO
Citizens National Bank of Evansville, IN
First Tennessee Bank of Memphis, TN
Hurricane Creek F.C.U. of Benton, AR
Liberty National Bank of Louisville, KY
National Bank of Commerce, Memphis, TN
National City Bank of Evansville, IN
National City Bank of Louisville, KY
Winona Savings Bank, Winona, MO*

Customers who tested once during the first quarter 1994:

*Bank of Bentonville, Bentonville, AR
Bank of Mount Carmel, Mount Carmel, IL
Barretville Bank and Trust of Millington, TN
Boatmen's National Bank of St. Louis, MO
Central Trust Bank of Jefferson City, MO
Commerce Bank of St. Louis, MO
Commercial Bank of Kansas City, MO
Downstate National Bank of Altamont, IL
First Collinsville Bank, Collinsville, IL
First County Bank of New Baden, IL
First National Bank of Effingham, IL
First National Bank of Louisville, KY
First National Bank of Odon, IN
Granite City Steel and Community F.C.U., Granite City, IL
Louvah F.C.U. of Louisville, KY
McIlroy Bank and Trust Company of Fayetteville, AR
Mercantile Bank of Centralia, IL
National Bank of Commerce, Eldorado, AR
National Bank of Commerce, Starkville, MS
Old National Bank of Evansville, IN
Olney Trust Bank, Olney, IL
One National Bank of Little Rock, AR
Owensboro National Bank, Owensboro, KY
Peoples Bank of Mount Washington, KY
Pine State Bank of Kingsland, AR
Republic Processing of Louisville, KY
South Side National Bank of St. Louis, MO
Spring Valley Bank and Trust of French Lick, IN
Union Bank of Mena, AR
Union Planters Bank of Cordova, TN*

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.

CURRENT Q&A QUESTIONS

QUESTION: Will you review Fedline's Funds Transfer message retrieval function?

ANSWER: This function lets you retrieve copies of incoming and outgoing transfers from the Host. Online messages can be retrieved for the current business day and for one prior business day.

Steps to Retrieve Messages on Fedline:

1. Select "Create a Message" from the Funds Transfer menu.

2. Select "Message Retrieval" from the Create a Message menu.

3. Enter the following information in the fields provided:
   - Traffic type: (S) for send or (R) for receive
   - Start Sequence Number
   - Stop Sequence Number (Optional — default is start sequence number)
   - Cycle Date (Default is current cycle date)
   - L-Term — Eight characters (Optional)

4. Press the <enter> key.

5. A copy of the transfer(s) you requested will print after you have made a Host connection.

If you have any questions or need any additional information, please call Electronic Access Support at (314) 444-8711 or toll-free at 1-800-333-0861.

The "Current Questions — Q&A" column addresses questions that we receive from our electronic connection customers. If you have a question that you would like to have answered, please call Andrea True at (314) 444-8708 or toll-free at 1-800-333-0810, extension 8708.

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ROUTE TO: 1 _____   2 _____   3 _____   4 _____

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