THE FEDERAL RESERVE BANK of ST. LOUIS

ELECTRONIC CURRENTS®

Watch Your Mail for New HUCs

To prepare for the Eighth District's move to a consolidated data processing environment, most Fedline users who access the Fed's host computer will be issued new host user codes (HUCs). The second character, or office identifier, must meet the following standards:

> St. Louis office identifier = 1
> Little Rock office identifier = 2
> Louisville office identifier = 3
> Memphis office identifier = 4

In the next few months, the Fed will send the new HUCs and detailed instructions to any Fedline user who has a HUC that doesn't meet these standards. Also, these users will be notified of the date that the old HUC will be deleted from our system. The detailed instructions will include information for setting up local user IDs (LUIs) that equal the new HUCs.

Users whose HUCs already meet these standards will not be affected by this change and can continue using their current HUCs. HUCs that have not been used for a year or longer will be deleted from our system.

You will not need to make any changes unless you receive a letter from Data Security giving the new HUCs for your institution and the detailed instructions concerning these changes.

If you have any questions or concerns about this change, please call the Data Security Help Desk at (314) 444-8711 or toll-free at 1-800-333-0861.

Why Originate ACH ???

The benefits of ACH origination are many — for you and for your corporate customers.

Origination can help you increase revenue, retain corporate customers, attract new ones and streamline your payments collection system, thereby reducing costs.

Your corporate customers will gain similar benefits. They'll have more control over their disbursements and payment collections, be able to reduce the clerical costs associated with check handling and enjoy more timely and predictable availability of funds.

ACH is not just the direct deposit of payroll. Rather, it can be used in several ways: for payment of utility bills, insurance premiums, loan installments and dues, to name only a few.

At first glance, ACH origination may seem too complex, but it is really not that difficult. We can take the worry out of start-up and help you through the process.

Want to know more? Sign up now for our newest ACH Fedline origination training session. See the Fedline Training article on Page 2 for dates and contacts.

Your Satisfaction is Our Goal

The Electronic Services Department is always looking for ways to improve the level of service provided to you. To assess our current service levels, enclosed are customer satisfaction surveys for the following areas: Funds Transfer, Automated Clearing House (ACH) and Electronic Access Support (EAS).

Please take the time to fill out each survey and then mail them back to us in the enclosed postage-paid envelope by **Friday, September 2, 1994**. A summary of the survey results will be published in the First Quarter 1995 issue of *Electronic Currents*. If you have any questions about the survey or its use, please contact Tim Brown at (314) 444-8950 or toll-free at 1-800-333-0810, extension 8950. We look forward to hearing from you!

EDITH's Newest TT&L Feature

TT&L note option customers can now obtain their upcoming Treasury withdrawal information over EDITH, our voice response system. A recording will give the dates and percentages of the withdrawals the Treasury has scheduled for you during the coming week. Fedline customers already receive this information automatically and can also obtain it through the Host Account Status inquiry function. For more information on this new EDITH feature, please contact Mary Sanders at (314) 444-8613 or toll-free at 1-800-333-0810, extension 8613.

FEDLINE *update*

Fedline Training

Below are the training sessions scheduled for the fourth quarter of 1994. **Look what's new……**.

Date	Class	Location
October 4	Check Adjustments Training	St. Louis
October 5-7	Fedline Training	St. Louis
October 18-20	Fedline Training	Memphis
October 21 **NEW!**	Fedline ACH Origination Training	Memphis
October 26	Securities Transfer Training	St. Louis
November 1	Check Adjustments Training	Memphis
November 2-4	Fedline Training	Memphis
November 15	Check Adjustments Training	St. Louis
November 16-18	Fedline Training	St. Louis
December 6-8	Fedline Training	Memphis
December 13	Check Adjustments Training	St. Louis
December 14-16	Fedline Training	St. Louis

- The introductory Fedline training sessions last three days — a 1/2 day for Local Security Administration (LSA) training and 2 1/2 days for Fedline training, which includes the following applications: ACH, Accounting Services, Check Services, Electronic Information Services (EIS), Funds Transfer, Reporting & Reserves, Savings Bonds and TT&L.

- The Check Adjustments sessions last one day — a 1/2 day for LSA training and a 1/2 day for Check Adjustments training. (Check Adjustments is not covered in the introductory Fedline training session.)

- The Securities Transfer training session is for customers who are already familiar with Fedline and who want to begin Securities Transfer on Fedline. The session lasts one day and includes hands-on training on all aspects of Securities Transfer. (Securities Transfer is not covered in the introductory Fedline training session.)

The **NEW** Fedline ACH origination training session is for *current Fedline customers* who are interested in beginning ACH origination. 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 create test ACH transactions on Fedline and show you how to use Fedline to transmit files that your corporate customers created on diskette. *(See related article on ACH origination benefits on Page 1).*

Each financial institution may send two staff members to a training session. For 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.

Automated ACH NOCs Available

So that we can better service our customers, the St. Louis Fed offers an automated ACH Notification of Change (NOC) service designed for financial institutions that have been merged or consolidated.

This service eases an institution's transition into a single routing transit number (RTN) by automatically generating NOC entries for up to three months. This ensures that ACH originators are notified of the routing number change in a timely and accurate manner. No additional charge exists for this service. Only the transaction fee for originated local or interregional items will be charged ($0.01 and $0.014 per item, respectively).

To take advantage of the Notification of Change service described above, **you must first ensure that there is no duplication of customer account numbers between the surviving and retired institutions' RTNs.**

To obtain the sign-up form, or to ask any questions about the automated NOC service, please contact Cheryl Whitworth at (314) 444-8947 or toll-free at 1-800-333-0810, extension 8947.

Helpful TT&L Hints

Here are a few tips for avoiding TT&L account adjustments:

- Always check your advices of credit to ensure they are properly dated.

- If you enter an advice through EDITH, our voice response system, make sure you receive a reference number.

- If you use Fedline, check for the short acknowledgement after you transmit your advice.

If you discover that an error was made after the information was entered or transmitted, don't attempt to correct it yourself. Instead, please contact the Fed's TT&L Unit immediately at (314) 444-8510 or toll-free at 1-800-333-0810, extension 8510.

SPOTLIGHT

Carnell Maclin is a lead clerk in our Automated Clearing House (ACH) area. She has worked in ACH for seven of her nine years at the St. Louis Fed. In ACH, Carnell is responsible for researching customer inquiries and tracing ACH items. All of the inquiries Carnell receives must be researched and resolved within 24 hours of receipt. She also provides assistance to the Funds Transfer Unit. Carnell said that her favorite part of the job is communicating with the ACH and Funds customers and providing them the information they need to carry out their business transactions.

Diana Wylie, a senior bank clerk from the Treasury Tax & Loan (TT&L) area, has been with the Fed for 24 years. She has spent the last three years in TT&L. She provides assistance to depository institutions when they call with questions about their TT&L accounts. When disputes occur over tax payments, she acts as the intermediary between the taxpayers and the Internal Revenue Service. Diana says that working with the TT&L customers and helping them solve their problems is what she likes best about her job.

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

Customers who tested two to three times during the second quarter 1994:

National City Bank, Evansville, IN
United Missouri Bank of St. Louis, MO
Union Planters Bank of Cordova, TN

Customers who tested once during the second quarter 1994:

Bank of Mississippi, Tupelo, MS
Boatmen's Bank of St. Louis, MO
Commerce Bank of Kansas City, MO
Computer Services of Paducah, KY
EDS of St. Louis, MO
Farmers Bank of Clay, KY
First National Bank of Vandalia, IL
First State Bank of Beebe, AR
Granite City Steel FCU of Granite City, IL
Mark Twain Bank of St. Louis, MO
SIUE FCU of Carbondale, IL
First National Bank of DeWitt, AR
First State Bank of Gurdon, AR
Magna Bank of St. Louis, MO
Magna Data Services, Belleville, IL
Magna Bank of Fairview Heights, IL
Mercantile Bank NA, St. Louis, MO
National City Bank, Louisville, KY
North American Financial, Louisville, KY
Sunburst Bank of Grenada, MS
Systematics of Little Rock, AR

If you would like to participate in future tests, please call Max Butler of Electronic Access Support at (314) 444-8648 or toll-free at 1-800-333-0861.

Plan Now for a Contingency Situation

What would you do if your Fedline terminal malfunctioned or your Fedline operators were unavailable? How would you enter TT&L advices of credit or ACH returns, place a cash order, or inquire on your previous day's closing account balance? To prevent a disruption in service, one option is to sign up for EDITH, our voice response system. EDITH offers several Accounting, ACH, Cash, Check and TT&L services, which can be used in a contingency situation. Planning now for a possible emergency may prevent a service disruption in the future.

Using EDITH requires only a Touch-Tone telephone and many of its services are free. Also, it can be accessed through a toll-free number. If you would like more information about EDITH's services, please contact Customer Support at (314) 444-8680 or toll-free at 1-800-333-0869.

CURRENT Q&A QUESTIONS

QUESTION: What is the difference between my local user ID (LUI) and host user ID (HUC) in Fedline?

ANSWER: Your local user ID (LUI) lets you access the Fedline applications that are on your Fedline PC. Access to these applications is based on your job responsibilities. Your own Local Security Administrator (LSA) is responsible for determining and maintaining local access for all Fedline users at your institution. If you suspend or forget your local password, contact your LSA. The information about an LUI is stored on the Fedline PC, so it cannot be accessed by the St. Louis Fed.

Local users who send and receive Fedline data to and from the Fed computer will also have a host user code (HUC). Because the HUC provides access to the Fed's host computer, these IDs and passwords are maintained by the Fed. To obtain a HUC for a user, your LSA completes a HUC request form and submits it to the Fed. If you forget or suspend your HUC password, call the Fed for help.

Although your HUC and LUI may look identical, they work independently. Changing your LUI password on the local side will not automatically change your Fed password for the HUC. If you wish to match your host password with your local password, you must change them separately. For additional information or to reset your password, contact your LSA or call Electronic Access Support at (314) 444-8711 or toll-free at 1-800-333-0861.

QUESTION: What version of Fedline should be on our PC?

ANSWER: The most current version of Fedline is 2.40.30. To check the version of Fedline on your PC, hold the <alt> key down and press "V" on the keyboard. A window that lists the current version of Fedline will appear on the screen. If you have any version other than 2.40.30, please upgrade as soon as possible. If you cannot locate your software or have questions about upgrading, contact Electronic Access Support at (314) 444-8711 or toll-free at 1-800-333-0861. We will send you the required software.

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ROUTE TO: 1 _____   2 _____   3 _____   4 _____

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RESERVE
BANK of
ST. LOUIS

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, Missouri 63166-0442

ELECTRONIC CURRENTS®

Please address all comments, questions, or topic suggestions to:

Kelly Campbell
Electronic Services
Federal Reserve Bank of St. Louis
P. O. Box 442
St. Louis, Missouri 63166-0442

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Dan Brennan   7