ELECTRONIC CURRENTS®

An Update for Eighth District Federal Reserve Bank Electronic Customers

June 2001

We're All Ears!

Enclosed in this issue of *Electronic Currents* are a couple of feedback cards. Please use them to send us your comments. Your feedback is valuable and will help us improve our level of customer service! Also, if you would like a copy of our new Services Directory, you can contact Tracie Mueller at (314) 444-0810 or 1-800-333-0810. You can also access the directory online at www.stls.frb.org.

FedLine's New Security Model – A Hand-in-Glove Relationship

The Federal Reserve Bank is responsible for protecting the integrity of the nation's payment system. The Fed worked diligently to insure the new FedLine® software is a secure product. FedLine® for the Windows® NT operating system incorporates a multi-layer security model. The inner layer contains local access security features and components such as user access definitions, application default settings and encrypted communications sessions. The outer layer of security, much of which is new to FedLine, is based on the environmental security around the operating system and the software.

FedLine's security features ensure optimum security of your FedLine PC and address security procedures that are in place today with DOS-based FedLine, ensuring the physical security of the PC and strong application-level security. As we begin our early conversion tasks into the new FedLine environment, this is a good time for you to think about the security of your FedLine environment and your FedLine users.

Security is a hand-in-glove relationship that the Federal Reserve Bank has with you. The Federal Reserve devotes a lot of resources to ensure that you are able to send and receive information from the Federal Reserve in a secure environment. The new FedLine software and its security components are only one aspect of that environment. In addition, the Fed is responsible for managing a secure Host environment and network by which FedLine transactions can be delivered.

Most financial institutions understand the benefits of a secure atmosphere and take great care in safeguarding their valuables. However, some institutions don't consider FedLine as valuable and will place their FedLine PC in a public area where it could be accessed easily by an intruder. There are also instances where FedLine passwords are taped to the bottom of the FedLine keyboard so they can be shared.

You also have to take responsibility to ensure that you are providing a secure environment for your FedLine PC. Without managing your FedLine users, your FedLine PC and the environment in which the two operate, the security of the FedLine software and your transactions could be in jeopardy. FedLine should not be thought of as just a tool that helps you save money and makes your job easier; you should think of your FedLine PC and software as an asset.

FedLine's new security package was developed with the assistance of six security vendors and the expertise of our FedLine developers. A security package of this nature does not exist elsewhere in the market today. However, if you do not take responsibility for providing a secure environment for our FedLine system and ensuring that your employees follow good security procedures, the cutting-edge features of the security package will not protect you from fraud or intrusion.

Converting to the new FedLine software gives you an opportunity to reinforce FedLine recommendations for the physical security of the PC and application-level security of the FedLine software. We want you to take a few minutes and review the security checklist below to ensure that you have created a secure environment. Some of the standard security procedures for the FedLine PC environment should include:

➢ A secure location for the FedLine PC with access limited to authorized personnel.
➢ Limited access to FedLine administration security and operating procedures.
➢ Daily monitoring of audit logs created by the FedLine system.
➢ Procedures for storage and safekeeping of the FedLine software and its components.
➢ Separation of duties between FedLine users.
➢ Strong password/passphrase management.
➢ Coordination with local Reserve Bank of Host user code access changes.
➢ Periodic backups of files and software.
➢ Assignment of backup users and a backup FedLine Administrator, limit their access until needed.
➢ Contingency planning and education for all employees about your plan.

By taking time to plan for your security needs, you will be able to migrate to the new FedLine software knowing that you have a hand-in-glove relationship with the Federal Reserve Bank to safeguard your assets. If you have questions regarding security settings or safeguarding your FedLine PC, please contact Electronic Access Support at (314) 444-8711 or 1-800-333-0861 (press one for Electronic Access Support).

Question: What's Easy to Access, Fast and Secure?
Answer: FedLine for the Web®

Before the Federal Reserve made the decision to begin developing FedLine for the Web, the Fed had to ensure adequate security was available to support FedLine applications. The Fed's goal was to create an Internet site that was easily accessible but would also ensure transactions are secured.

There are a number of technologies that can be used to protect web sites. Firewalls, Demilitarized Zones (DMZ), Public Key Infrastructure (PKI), Secure Socket Layers and Digital Certificates may sound like jargon from a science-fiction movie, but the Fed used these technologies, as well as a few more, to secure our web site.

Firewalls are probably one of the most common web security tools. A firewall is a system designed to prevent unauthorized users from accessing a private network. They can be used alone, or if several firewalls are used together, it's known as a DMZ. A DMZ sits between the Internet and the internal network—think of the DMZ as an additional line of defense to guard against intruders.

Another tool to secure an internal site is PKI—a combination of software and encryption. It enables a network to protect the security of communications and transactions on the Internet. Digital Certificates are part of the PKI structure. A digital certificate is an attachment to an electronic message, used to verify that an authorized user is sending a message. Encryption scrambles the electronic message so it's not legible except to the authorized user.

When a number of security pieces are bundled together, they are called Web Application Infrastructure (WAI). It may sound like a complicated system, but it only takes an authorized user a few seconds to enter a secured site. Users can tell if a site is secure by the address. Unsecured sites have addresses that begin with *http*, which stands for Hyper Text Transfer Protocol, with *http* defining how messages are formatted and transmitted. A secure site begins with *https*—the "s" states the site is secure.

The Fed created an additional layer of security to the initial access request for FedLine for the Web. Financial institutions who want to use FedLine for the Web will need to complete and return an End User Access (EUAC) form. The EUAC form provides the Fed with the names of the primary and secondary security contacts for the financial institution. Once the Fed has the EUAC form on file, the financial institution will need to submit a subscriber form for each user. The user is the person at the financial institution who needs to access an application(s) on the web site. The Fed verifies the user information from the subscriber form with the EUAC contact. After the subscriber form has been verified, the Fed requests a digital certificate. The user then will receive his or her authorization and reference code along with the Set-Up Guide, which outlines how to retrieve the digital certificate. Once the user retrieves his or her digital certificate, he or she is ready to start processing transactions through FedLine for the Web.

The Fed has taken every precaution in creating a secure web environment for our customers. FedLine for the Web is an easy-to-use, fast, inexpensive and secure platform. We hope customers enjoy using it. If you would like more information about FedLine for the Web, please visit the Financial Services web site at www.frbservices.org or contact Electronic Access Support at (314) 444-8711 or 1-800-333-0861 (press one for Electronic Access Support).

Planning the Key to Your Conversion

The Federal Reserve is finalizing our plans for the rollout and conversion to our new FedLine products—FedLine for the Windows NT operating system and FedLine for the Web.

To help our customers through conversion, the Electronic Access Support Unit (EAS) is planning two seminars—*New Links to the Fed* and *Opening the Window to FedLine*. Each seminar will be offered multiple times at all Eighth District offices.

New Links to the Fed is a half-day seminar filled with information to help customers make decisions about the new platforms, FedLine for the Windows NT operating system and FedLine for the Web. This seminar will help you decide when to convert, which platform you should choose for the future services you use, new roles and responsibilities, hardware and new security features.

Opening the Window to FedLine is a must for customers converting to FedLine for the Windows NT operating system. This seminar will focus on the conversion process. We'll provide you with all the information you'll need to successfully convert to the new FedLine for Windows platform. Additional topics include configuration and set-up of the FedLine PC, the new security model and training via the Computer-Based Training (CBT) CD-ROM.

For your information, 2001 dates for both of these seminars are listed below. Additional 2002 dates will be announced later this year. In the meantime, if you have questions about FedLine, please call (314) 444-8711 or 1-800-333-0861 (press one to speak with an EAS representative).

New Links to the Fed
Spring Seminar Dates
(for customers planning to convert in 2001)

St. Louis	Little Rock	Louisville	Memphis
May 17	June 12	June 19	June 26
May 23	June 13	June 20	June 27
May 24	June 14		June 28

New Links to the Fed
Fall Seminar Dates
(for customers planning to convert in 2002)

St. Louis	Little Rock	Louisville	Memphis
October 30	November 13	November 6	November 26
October 31	November 14	November 7	November 27
November 1	November 15	November 8	November 27

Opening the Window to FedLine
Conversion Seminar Dates
(for customers planning to convert in 2001)

St. Louis	Little Rock	Louisville	Memphis
June 5	July 12	July 24	July 17
June 6	July 13	July 25	July 18
June 7	August 6	July 26	July 19
July 30	August 7	August 14	August 9
July 31	August 21	August 15	August 10
August 1	August 22	October 16	October 2
August 28	August 23	October 17	October 3
August 29	September 18		October 4
August 30	September 19		
September 11	September 20		
September 12			

New Savings Bond Cut-Off Time

The Federal Reserve Bank of Kansas City announced a new cut-off time for same-day settlement of Savings Bonds files. Currently, customers who submit files for same-day processing must do so by 1:30 p.m. CST. **Beginning June 18, a new cut-off time will be implemented. Customers who need their Savings Bond file processed on the same-day will need to submit the file by 1 p.m. CST.**

Also, beginning June 18, customers who want their file processed the next business day may begin submitting those files at 1 p.m. CST. This change is to prepare for implementing the Savings Bond application via FedLine for the Web!

If you have questions about the change, Savings Bond processing or FedLine for the Web, please contact Electronic Access Support at (314) 444-8711 or 1-800-333-0861 (press one for Electronic Access Support). If you have questions about Savings Bonds, please contact the Federal Reserve Bank of Kansas City Savings Bond Customer Service Unit at 1-800-333-2919.

Same Check Reports, New FedLine Delivery Session

The Check Department is preparing for FedLine for the Web! Part of that preparation is to update the delivery of print display check reports. In the future, Check Advice of Credit and Autocharge reports will be received via Session 3 - DUIMS. Financial Institutions currently receive these reports over Session 4 - Bulk Data. This change will help the Check Department service customers as they move their check services to FedLine for the Web.

When the Check Department migrates the print display reports to Session 3, customers will receive a fax notification from the Electronic Access Support unit. The fax will inform institutions of the date they will begin receiving the reports over the new session.

To receive reports after the change is made, customers only will need to make a connection to Session 3 – DUIMS or Session "A," which connects to Sessions 1, 2 and 3, and checks Session 4 for incoming data. The reports will continue to print upon receipt, but may be intermingled with other reports received over IMS, Sessions 1, 2 and 3.

Customers with questions about this change may contact the Electronic Access Support Unit at (314) 444-8711 or 1-800-333-0861 (press one for EAS).

ACH Update

The past few patches to your FedLine software contained significant updates to the ACH application. These updates provide you with some new features. We would like to highlight some of the new options, where you can find them in the ACH application and how you can use them!

The following is a brief description of the new standard entry class codes available in the ACH application, Option 3 – Create a message. For a full description and explanation of these new standard entry class codes or any standard entry class codes, please refer to your NACHA rule book.

RCK – Represented Check Entry – Used when an originator is trying to collect a check that was previously dishonored. The PPD standard entry class code is no longer permitted to represent checks.

POP – Point of Purchase Entry – Allows originators to initiate a one-time ACH debit entry for purchases made in person. The consumer's check is used by the merchants to obtain the ABA, account number and check serial number. The check is voided by the merchant and returned to the consumer.

WEB – Internet-Initiated Entry – Provides for the transmission of one-time-only debit items to consumer accounts initiated and authorized via the Internet. Credit entries can only be used to reverse WEB debit entries.

TEL – Telephone-Initiated Entry – *(Not available until September 14, 2001)* Provides for the transmission of one-time-only debit items to consumer accounts initiated and authorized via the telephone. Credit entries can only be used to reverse TEL debit entries.

The following new transaction codes are available to support ACH credit entries to financial institution's general ledger accounts. ACH debit entries are made to support reversal entries for payments made in error to loan accounts.

Transaction code 52, Loan Credit – Allows an originator to initiate a credit payment for a loan to a general ledger account at the Receiving Financial Institution.

Transaction code 53, Prenote Loan Credit – Allows an originator to send a prenote for a loan to a general ledger account.

Transaction code 55, Loan Debit Reversal – Allows the originator to reverse a credit made in error to a loan account.

The following options have been added to provide you with easier and faster ways to retrieve reports and remake files and advices, as well as request information.

Option 50 – Request Customer Information
This option would be used when:
> You need to contact an originator about an ACH item.

Follow the steps below to receive information about an originator.
1. Choose Option 50 from the ACH menu.
2. Type the ABA of the originating institution.
3. Select report type 01.
4. Transmit the request over session 1 to receive the requested information.

Option 60 – Process File Information

This multiple-use option would be used when you need to:

> Request a Balance Report.
> Perform an Item Trace.
> Inquire on files awaiting delivery.
> Demand delivery of available files.
> Perform a file trace inquiry.
> Request a file remake.

Follow the steps below to receive the desired information.

1. Choose Option 60 Process File Information.
2. Highlight the option you need, press enter.
3. Provide the necessary information, press enter.
4. Transmit the request over session 1 to receive the requested information.

Option 62 – Remake Advices

This option would be used when:

> You need a new copy of your daily ACH advice.

Follow the steps below to receive a copy of your advices.

1. Choose Option 62 – Remake Advices.
2. Enter your ABA number.
3. Press F6, and choose immediate, end-of-day or both.
4. Choose the format, press F6 for options.
5. Enter the ABA of the receive—usually your institution—and press enter.
6. Transmit the request over session 1 to receive the requested information.

FedLine Version 2.60.00

Beginning in early March, Electronic Access Support (EAS) electronically downloaded a new FedLine patch, "PNACHA01, Version 260.00," to all FedLine connections in the Eighth District. We're asking our customers to ensure they are on the correct version by pressing the ALT and V keys while in the software to check the version information on the PC. ALT-V pulls up the version information for each FedLine connection.

One of the new features allows the TT&L/PATAX applications to queue outgoing messages to session one instead of session three. Customers will also receive TT&L/PATAX information over session one. In addition, the new patch provides some updates to the ACH application that are highlighted in the ACH Update article.

If your version information does not display FedLine version 2.60.00, please contact Electronic Access Support at 1-800-333-0861 (press one for Electronic Access Support).

Share the Wealth

In each issue of *Electronic Currents*, we like to share some tips with our customers. We receive some of our suggestions from our customers, and others come from calls made to the Help Desk staff.

If you have a tip or routine that you would like to share with other FedLine users, please e-mail jean.b.morisseau-kuni@stls.frb.org. We'll be glad to include your contribution in an upcoming issue of *Electronic Currents*.

This issue we're sharing some tips from the EAS Help Desk Staff:

- Keep your hard drive healthy by performing regular maintenance.

- Customers using DOS 3.3 through DOS 5.0 can run the Check Disk at the DOS prompt. To do this, follow the instructions below:

> 1) At a C prompt, type "CD\DOS" then press enter, and you should be at a DOS prompt.
>
> 2) From the DOS Prompt, type "CHKDSK" then press enter.
>
> 3) The system will check your hard drive for bad sectors. If the system returns a message that it has found files in bad sectors, you'll need to do the following:
>> a) From the DOS Prompt, type CHKDSK /F, then press enter.
>> b) The system will ask you if you want to convert the lost clusters to files; answer "No," and delete the bad files.

- Customers using DOS 5.0 or higher can use Scan Disk.

> 1) From the C prompt, type "scandisk" and press enter.
>
> 2) You'll need to follow the screen prompts to scan your C drive. Scan Disk will find and repair any problems it finds on your hard drive.

Hang It Up

In each edition of *Electronic Currents*, we always try to provide something to help make your job easier. This edition we created a new version of the DOS FedLine template. Just remove it from the page and hang it up!

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DOS FedLine Key Template Guide

"f" Function Keys	"ALT" Function Keys	"ALT" Keys	Special Keys
Press Function key to perform action or display item	Press "ALT" key and function key to perform action or display item	Press "ALT" and letter key to perform action or display item	Press "CRTL" and character to perform action or display item
F1 System Help	F1 Re-get First	A Audit Information	F1 Top of Incoming Rpt
F2 Selection Criteria	F2 Get Last	C Calculator	F2 Bottom of Incoming Rpt
F3 Screen Help	F3 Browse Printed Info	D Refresh Screen	A Available Memory
F4 Get Next Record	F4 Get Previous	E Erase Bottom Line Msg	D Tab Down Column
F5 Field Help	F5 Sound Description	F Function Switch	E Host Sign On Screen
F6 Multiple Choice	F6 Save CRT Mode	H Function Keys	F Forward Text Search
F7 Default Field Values	F7 Startup Display	I Run FLIP	R Reverse Text Search
F8 Alternative Action	F8 Error Description	K Display Date	U Tab Up Column
F9 Function Menu	F9 ABA Calculator	L Communication Status	End Clear Field of Text
F10 Main Menu	F10 DOS Directory	M Local Account Monitor	# Go to Page Number
		N Current Screen Name	
		P Print Screen	
PRESS THE FOLLOWING KEYS		S Sign-off	
To Perform Actions		T Print Screen Transmitted	
		U Display Local User I D	
TAB Go to Next Field		V Software Version	
Home Go to First Field		W System Definitions	
End Go to Last Field			

Press "5" for FedLine Conversion Help

Callers to the Electronic Access Support (EAS) Unit currently reach our Help Desk staff by pressing option one from the telephone system menu. EAS added a new telephone system option for customers when they are converting to FedLine® for the Windows® NT operating system. **Callers with questions regarding DOS FedLine or a production FedLine for Windows PC need to continue to reach our Primary Help Desk through option one.**

EAS added the new option to provide a higher level of customer support to customers during the conversion process. Customers who are actively converting a PC, requesting information about their conversion date, ordering their FedLine PC, or setting up and configuring their FedLine for Windows PC will use option five.

By using the new option, callers will be able to access the correct area to provide them with faster customer service. However, if a caller chooses the wrong option, the Help Desk will need to transfer the caller to the correct area.

To help our customers remember the new option, we are providing you with a new phone-number matrix!

Electronic Access Support Help Line

Local Number: (314) 444-8711
Toll Free: 1-800-333-0861
8:30 a.m. ET to 6:30 p.m. ET
For help after hours, please call 1-888-857-8861

Press 1	Electronic Access Support Help Desk
Press 2	Information Security Help Desk
Press 3	ACH Help Desk
Press 4	Funds Transfer Help Desk
Press 5	FedLine Conversion Help Desk

EDITH® and PATAX® Voice Response Systems

1-888-633-2737	PATAX VRS System Access
1-800-333-0864	EDITH VRS System Access
1-800-333-0871	VRS Customer Support

TT&L National Customer Service Area
8 a.m. ET to 6 p.m. ET

1-888-568-7343	TT&L National Customer Service Area

United States Savings Bonds Processing Center

1-800-333-2919	General Questions and Problems
1-800-333-2875	Payroll Bond Order Information

Customer Service Center

1-866-433-3227	Business Development Customer Consultants