Oregon State Treasury

Online Banking Services, Local Government User Manual

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Introduction

WELCOME!!

Oregon State Treasury's Online Banking Services web site provides local government users with easy access to their account statements via the Internet.

Treasury Statements
This secure web site was designed by Treasury to enable authorized users the convenience of viewing, saving, and printing daily and/or monthly Treasury banking statements from their own desktops, whenever they choose.

Statements are available through this application for three years and can be accessed 24 hours a day, 7 days a week. Daily statements will be updated each day by 4 pm for access to same day information.

Purpose of the Manual
This manual is provided as a tool to guide the user through the online services web site. It provides you with information about what your organization needs to get started, how to logon and access online services, and detailed instructions about how to select bank statements. User Registration procedures are provided in Appendix A.

Contact Information

If you experience any problems or have any questions about any of the functions in this application, please contact Oregon State Treasury:

By E-mail: ost.banking@ost.state.or.us; or

By Phone: Katie Roth 503-378-2895 or Brady Coy 503-378-2457

Getting Started

Software, Registration, and Information Management Requirements

FIRST THINGS FIRST! In order for users to access Treasury's online banking services web site, local governments must first ensure they meet the following software, registration, and information management requirements.

This information should be reviewed by management and information services staff.

Software Requirements

To reliably access, view, and print online statements and reports, your local government will need to meet the following browser and Adobe Reader recommendations.

Browser Recommendation: Oregon State Treasury recommends the use of Microsoft© Internet Explorer© version 5.01, or higher, with all service packs applied for accessing the online banking statements. The use of other browsers may produce inconsistent results.

To download Internet Explorer:

- Contact your Information Systems Department for information about your local government's requirements for downloading Microsoft© Internet Explorer©.

Adobe Reader Recommendation: Statements are in PDF format. You will need Adobe Acrobat Reader to view, print, and save statements. Treasury recommends version 6.0 or higher.

To download Adobe Acrobat Reader:

- Contact your Information Systems Department for information about your local government's requirements for downloading Adobe Reader.

Registration Requirements

The Online Banking Services application requires Password Administrators, assigned by your local government, to authorize the set up of each user. Procedures for user registration and more information about Password Administrators are contained in Appendix A.

Information Management Recommendations

Treasury recommends that access to online statements be restricted to staff who require this information to complete their assigned job duties.

As staff members are personally responsible for the use of their user ID and password, this information should not be shared with others, and **browsers should not be set up to automatically access this system through stored user ID and password information.**

If you receive a question similar to the one in the following AutoComplete box via your browser, do the following:

1. **Click on the box next to: "Don't offer to remember any more passwords"**
2. **Click on "No"**

While logged in to the Online Banking Services web site, staff should not leave their computer unattended without logging out or invoking a password protected screen saver to prevent access by unauthorized individuals.

This application allows users to save and print information. Treasury recommends that your local government develop procedures or internal policies regarding saving, printing, and disposal of statement information to prevent unintentional or unauthorized disclosure.

Frequently Asked Questions

Frequently Asked Questions

1. **Question:** Why is a user not able to access the logon page of Treasury's Online Banking Services Web Site?
   Answer: There could be a number of reasons why a user is not able to access the logon page such as: a) local government's firewall configuration has changed; b) user did not type the URL address correctly; c) user has a new desktop that is not configured to access Treasury's site; d) Internet is down. Following are some troubleshooting tips to try to help a user gain access to the logon page.
   a. If at least one user in the organization can access the Online Banking Services logon page without any problems, but there are others having problems getting to the logon page, then the issue is most likely not specific to Treasury's web site and application. The first suggestion is to have the user try to access the application on another user's machine (a user who has already successfully accessed the system) using their own user ID and password. If there is still a problem, please contact Treasury. If the user can access the application from another user's machine, please work with your Information Services staff to help resolve the issue. There may be a problem(s) with the user's PC, a change in the local government's firewall configuration, or the version or installation of the browser and/or Adobe Reader.
   b. Please make sure the user is typing the URL correctly. https://www.ostbanking.oregon.gov Remember to type the "s" after the http. This is a secure site and the "s" is required.

2. **Question:** Why would a user retrieve a blank page instead of their statements in Adobe Reader after selecting their statement criteria and clicking on the Submit button?
   Answer: The user may need to clean out temporary Internet files in their browser. After accessing Microsoft Internet Explorer, go to the tool bar and click on ***Tools***. Next click on ***Internet Options*** and then click on ***Delete Files*** under ***Temporary Internet files***. See Figure 1 on the next page. It may take a few minutes to delete the temporary files. If you have any questions about deleting temporary files, please contact your Information Services staff.

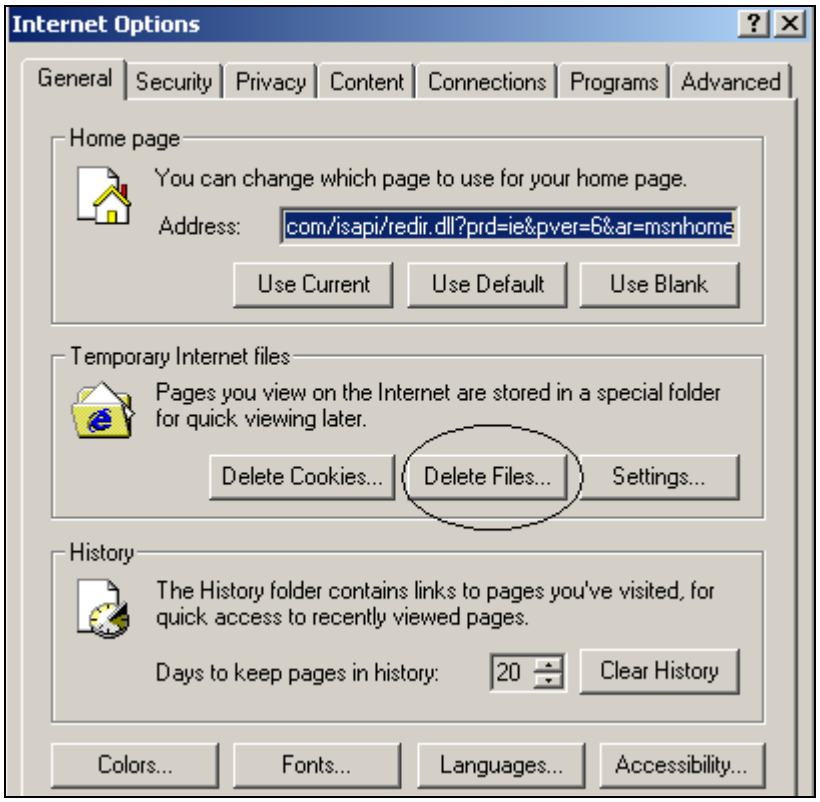

Figure 1 – FAQ's

3. **Question:** How do I use Adobe Reader to view, search, save and print my Treasury banking statements?
   Answer: Adobe's online help has excellent information and may be accessed while viewing Treasury statements. To access online help choose your statement selection criteria on the ***Statement Prepare Screen*** and click on the ***Submit*** button. Your statements will appear in PDF format. Next, click on the binocular icon in the tool bar located right above the statements. After clicking on the binoculars, go to the bottom right hand corner of your screen, and click on "Complete Adobe Reader 6.0 Help".

Note: *These instructions are for Adobe version 6. Steps to access online help may vary with other versions.*

4. **Question:** Would a different version of Adobe Reader make any difference in the clarity of statements?
   Answer: The Adobe Reader version should make little difference in the clarity of statements. The statements may appear "fuzzy" if the Reader is not zoomed or magnified.

5. **Question:** Why does a user get different results after clicking on the "Back" arrow when they're finished viewing statements in Adobe Reader? Sometimes they return to the ***Logon*** screen and other times to the ***Statement Prepare Screen***.
   Answer: To ensure a return to the ***Statement Prepare Screen***, click on a date (even if it is already highlighted) in either the ***From*** *or* ***To Calendar*** prior to clicking on the ***"Submit"*** button. This will register the page in the browser, and it will be recognized as the previous page when clicking on the "Back" button.

6. **Question:** Will performance remain fast when all agencies and local governments are accessing their statements online?
   Answer: The user shouldn't see a drastic response time change since all statements have been pre-processed and indexed.

7. **Question:** After clicking on the logoff button and returning to the home page, a user can click on the ***Back*** arrow on the Home Page Windows tool bar to take them back to the ***Statement Prepare Screen***. Is the user still logged into the application?
   Answer: When a user logs off, the token or cookie is reset on the user's PC so that the active session with Treasury's Web server is terminated. Even though the use of the ***Back*** arrow allows a user to return to the ***Statement Prepare Screen***, they will not be able to do anything until they logon again.

Logging on to Online Banking Services

Password and User ID Requirements

Password and User ID Requirements

Passwords

Password Requirements

- Passwords are required to be 8 to 16 characters in length.
- Passwords are required to be alphanumeric.
- Passwords are case sensitive. Remember to take off the cap lock when changing your password if you do not want it to be all caps.

Password Aging

- Maximum password age is 90 days. A user will be prompted on the ***Home Page*** to change their password within 7 days of the 90th day. The message will appear just above the bottom tool bar on the screen.

  ***Please note*: If a user does not change their password prior to the 90-day expiration period, the application will automatically display the *Change Password Screen* notifying them that their password has expired. A user will be required to type in their old password and replace it with a new one.**

Logon Attempts

- The software allows three attempts to logon to the application. If a user is unsuccessful three times, they are automatically disabled. To be re-enabled, a user must request a reset of their password through their password administrator. See procedures in Appendix A for resetting passwords.

Session Time Out

- The software has a system default that terminates the session after 30 minutes of inactivity. If a user is logged on to the web site, and has not done anything for 30 minutes, the logon screen will display and prompt the user to logon again. See Figure 2 on the next page for the message a user will receive if they have timed out.

  In order to properly log off and terminate an active session with Treasury's web site, a user must click on the ***Log Off*** button on any of the screens. If they click on the "X" in the upper right hand corner of the screen to exit the application, they will not terminate their web session. The session will remain active for 30 minutes.

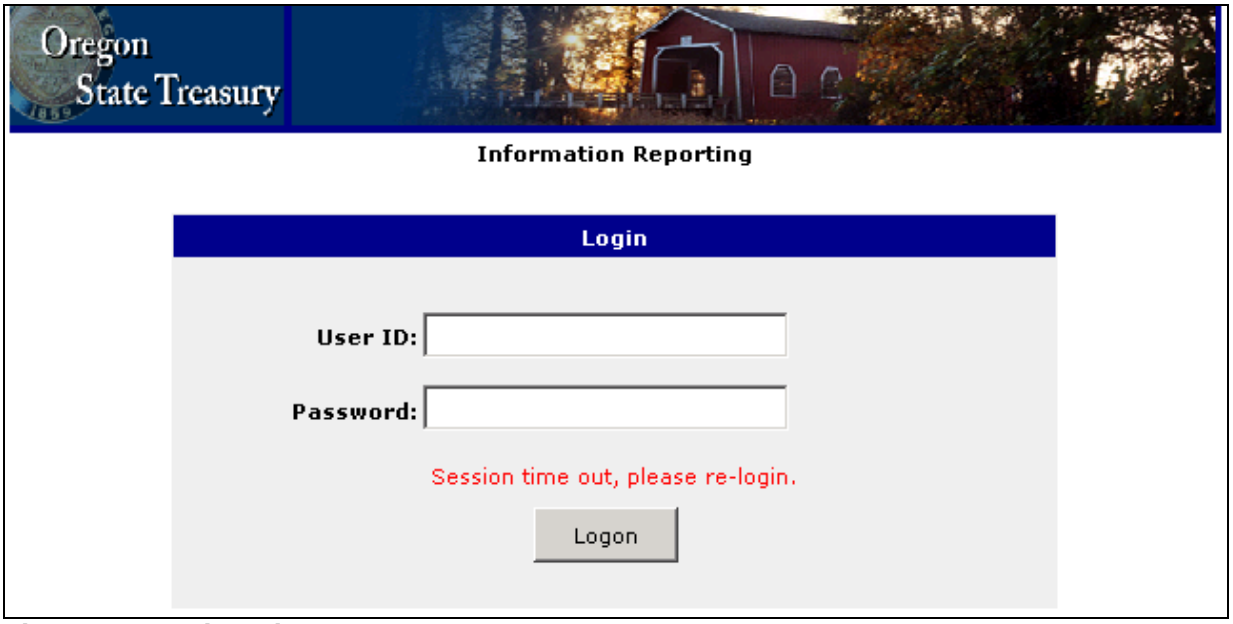

Figure 2: Session Time Out – Logon Screen

User ID

User ID Requirements

- User ID's are required to be 6 to 8 characters in length.
- User ID's are NOT case sensitive.
- User ID's are NOT required to be alphanumeric.

Logging on to Online Banking Services

Once a user has been assigned a User ID and password (see Appendix A for registration information), they will be able to access Treasury's Online Banking Services Home page.

To logon to the Home Page, a user will enter the following web site address via the local governments Internet browser:

https://www.ostbanking.oregon.gov.

A logon page will display as shown in Figure 3 on the following page.

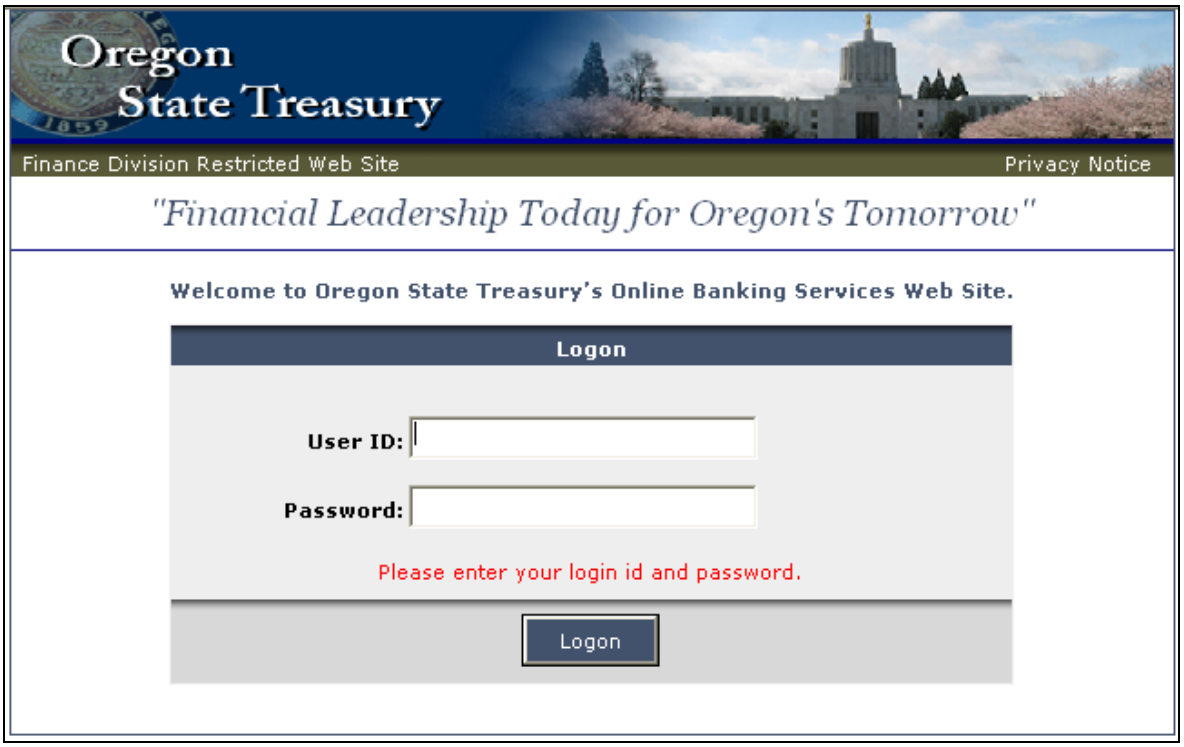

Figure 3: Online Banking Services Logon Page

Logon to Home Page

Perform the following steps on the Logon screen to display the Online Banking Services Home Page.

1. Enter your **User ID**.
   - The **User ID** is 6 to 8 characters, alphanumeric.

2. Enter your **Password**. **(It is best to copy and paste the password in when requested)**
   - The **Password** field is case sensitive. It is 8 to 16 characters, and is required to be alphanumeric. If this is the first time you are logging in, copy and paste the one-time use password in this field.

3. Click on the **Logon** button.

   Results: The ***Online Banking Services Home Page*** screen displays. See Figure 5. Exception: if you are a new user or your password has been reset, the Change Password Screen will display. See pg 15 for more information.

Please remember: **When logging on for the first time do not set your browser up to automatically access the Home Page through stored user ID and password information. See the AutoComplete box on page 6 for more details.**

Change Password Screen for New Users and Password Resets

When a new user completes the registration process or a user's password has been reset, Treasury will provide the user with a one-time use password. The system will automatically display the ***Change Password Screen*** (Figure 4 below) when a user logs on to the application with their user ID and new one-time use password.

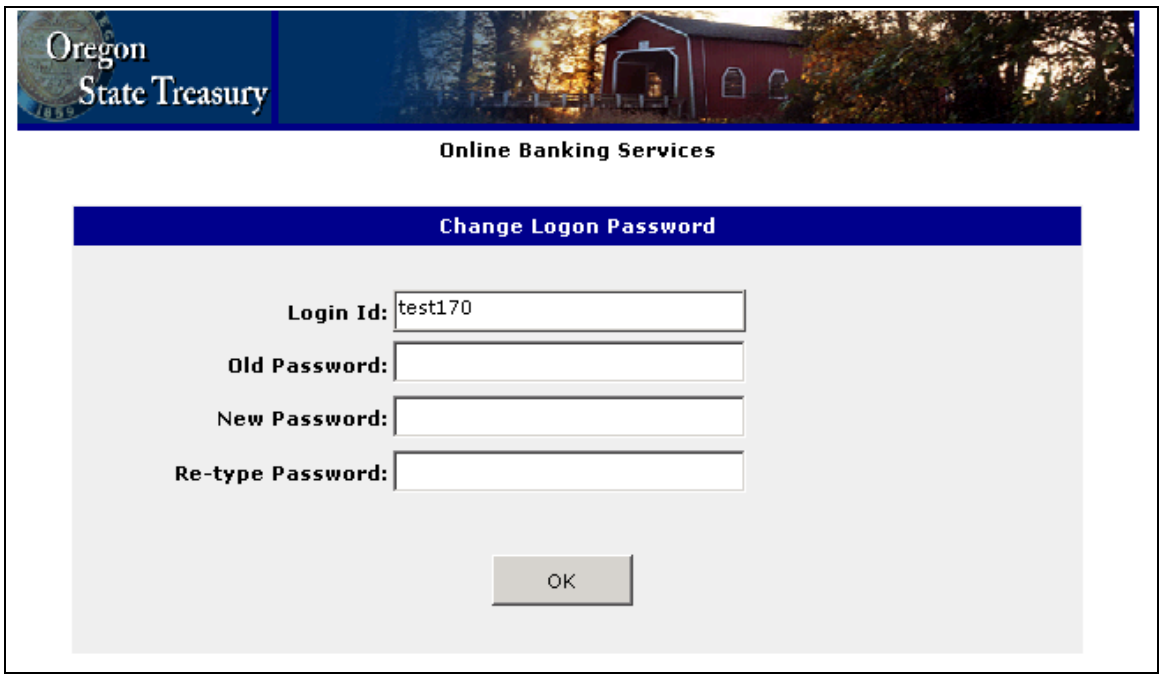

Figure 4: Change Logon Password Screen

Perform the following steps to change a password.

1. The login ID will automatically default to the ***Login ID*** field.

2. Enter your current password in the ***Old Password*** field. If this is the first time you are accessing the application or your password has been reset, copy and paste the unique password provided by Treasury.

3. Enter your new password in the ***New Password*** field. Reminder: password is required to be at least 8 characters, it is case sensitive, and it must be alpha-numeric.

4. Enter your new password again in the ***Re-type Password*** field. The two passwords must be identical.

5. Click on the ***OK*** Button after completing steps 1 through 4.

   Results: The ***Online Banking Services Home Page*** displays. See Figure 5, page 16 for example of the ***Home Page***.

Online Banking Services Home Page

Figure 5: Online Banking Services Home Page

The ***Online Banking Services Home Page*** provides local government users access to the following information and web sites:

- Treasury's Online Banking Services
  - Pool Account Statements
- Treasury's Finance Division forms, manuals, and policies
- Treasury's Public Web Site
- Download Options – Adobe and Microsoft

Home Page Tool Bar Options

Left Hand Column Action Bar

This column lists all of the banking services a user has been registered to access. Services available to local governments include:

- Bank Statements

Top Horizontal Tool Bar

There are four links on the top tool bar ~ Privacy Notice, Contact Us, Change Password and Log Off.

Privacy Notice

Click here to access Treasury's Privacy Notice regarding this site.

Contact Us

Click here to send an e-mail to our central mailbox, ost.banking@ost.state.or.us. You may need to ask your IS staff for help to configure this properly.

Change Password

A user may change their password at any time by clicking here to go to the Change Password Screen.

Log Off

Click on it to terminate your session.

Just below the four links above are four drop-down menus ~ LG Forms, Manuals, Finance Division and Downloads. In addition to making it easier to access Finance Division forms and manuals, users are now able to go directly to specific Finance Division information on Treasury's public web site. Just click on "Finance Division" to check it out.

For local government users, click on LG Forms to access the Local Government User Registration Form.

Please note that forms are formatted in Microsoft Word; manuals and policies are formatted in PDF.

Selecting Bank Statements

Bank Statements

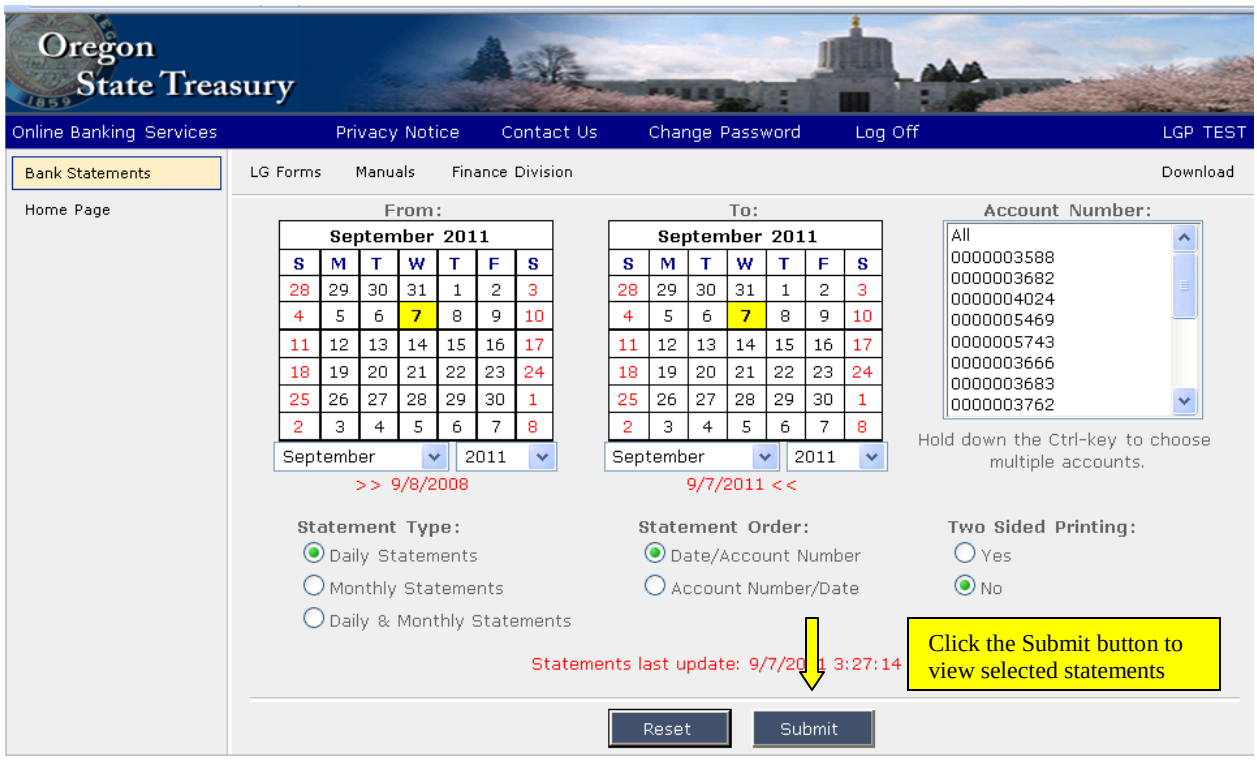

Figure 6: Statement Prepare Screen

Selecting Statements via the Statement Prepare Screen

The ***Statement Prepare Screen*** displays by clicking on Bank Statement in the left hand column action bar on the Home Page. The screen allows a user to customize their statement selection by modifying the following criteria:

Selection Criteria:

- **Statement Dates**: ***From/To Calendars*** display in the upper left hand portion of the prepare screen. The calendars allow users to select one statement date or a range of dates.
- **Account Numbers**: A drop down box of account numbers displays in the upper right hand portion on the prepare screen.
- **Statement Type**: Option to select daily and/or monthly statements.
- **Statement Order**: Option to sort multiple statements by Date/Acct # or Acct#/Date.
- **Two-sided Printing**: Option to choose two-sided printing.

After all selections are made, the user will click on the ***Submit*** button at the bottom of the prepare screen to view statements. See **Figure 6** above.

Step-by-Step Instructions for Customizing Your Bank Statement Selections

Beginning on page 21, step-by-step instructions are provided to help you make statement selections. The instructions are in order by:

- Statement Dates
- Account Numbers
- Statement Type
- Statement Order
- Two-Sided Printing

Points to Remember

- A daily statement is only produced for accounts when there is daily activity.

- Even if an account has not had any activity during the month, a monthly statement will be produced and available online.

Statement Dates

When accessing the ***Statement Prepare Screen*****,** the ***From*** and ***To Calendars*** will default to the most current statement date available for display. For example, in **Figure 7** below, the most current statement date available is November 29, 2005.

Note: Directly below each calendar is a date shown in red. The date in red under the ***From Calendar*** indicates the oldest statement date available on the application. The date in red under the ***To Calendar*** indicates the most recent statement date available.

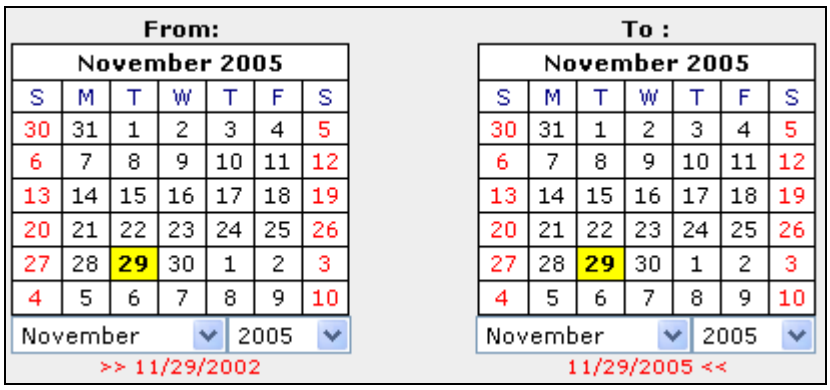

Figure 7: From and To Calendars – Statement Prepare Screen

Selecting Statement Dates

You may select just one date or a range of dates. When selecting only one date, you must click on the same date in both the ***From*** and ***To Calendars*** as shown in **Figure 7** above. In the example shown in **Figure 7** the user will only be able to access daily statements for November 29, 2005.

Month and Year drop down boxes at the bottom of each calendar allow you to easily select and go to a previous month.

If there are not any statements available for the date or range of dates selected, the following message will appear at the bottom of the ***Statement Prepare Screen*** above the ***Reset*** button:

> ***No transactions found from mm/dd/yy to mm/dd/yy for the account numbers selected.***

See **Figure 8**, page 22, for an example of the no transactions found message.

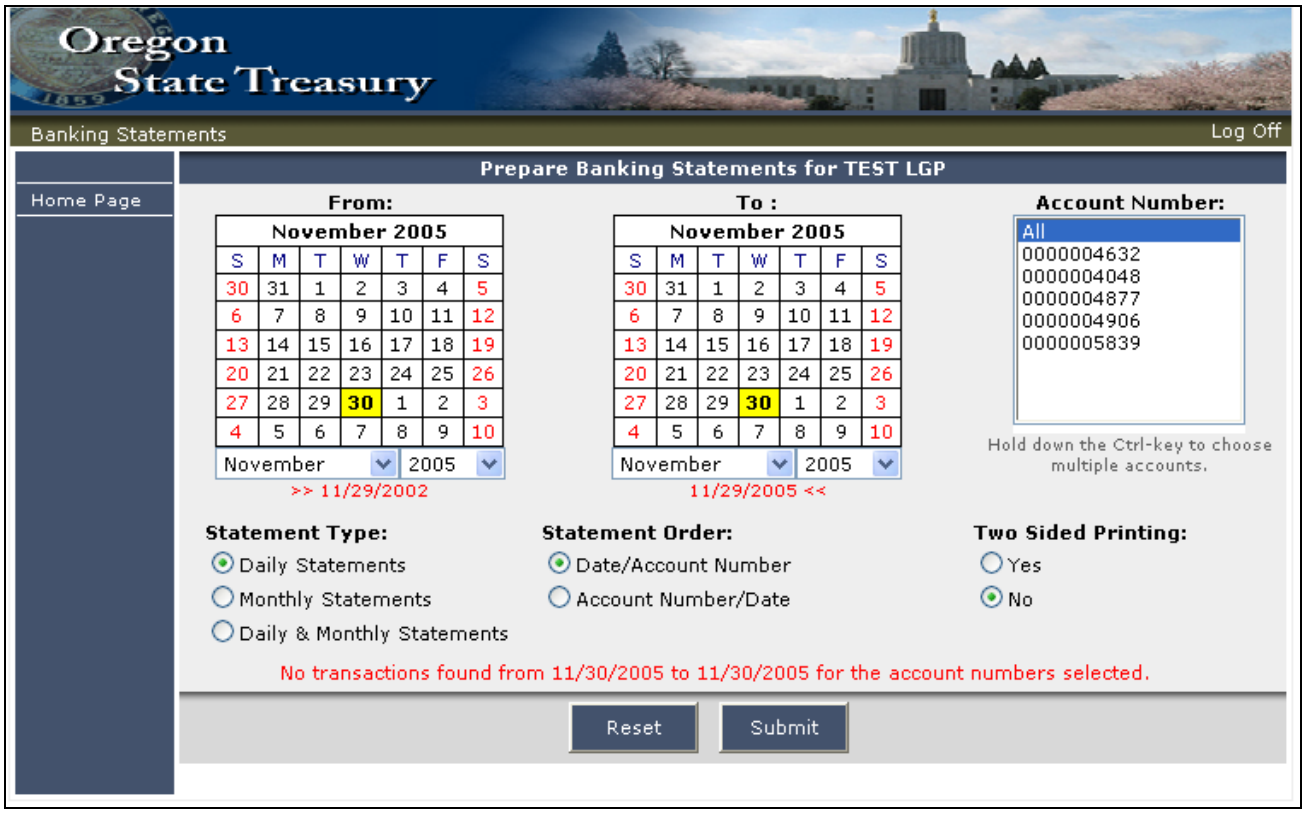

Figure 8: No Transactions Found Message – Statement Prepare Screen

To Change Statement Dates:

1. Click on the month and year arrows at the bottom of the ***From*** and ***To Calendars*** to select the appropriate month and year.

2. Move cursor to the ***From Calendar*** and click on desired statement date. **Helpful Hint:** Click on statement date after the "hand" displays in the date box.

3. Move cursor to the ***To*** calendar and click on desired statement date.

4. Click on ***Reset*** button if you want to reset the calendar dates back to the original default dates.

   Note: The ***Reset*** button will only reset the defaults for day, month, and year on the ***From*** and ***To Calendars***. It currently will *not* reset any of the other selection criteria on the screen such as Statement Type and Statement Order.

Last Calendar Day of a Month Falls on a Weekend

If the last day of the month falls on a weekend, you will not be able to display the final daily and/or monthly statement for the month if you only select the last *calendar* day of the month on your ***From*** and ***To Calendars***. The last *business* day of the month must be included in your selection criteria.

To display the final daily and/or monthly statement in a month when the last *calendar* day of a month falls on a weekend, do **one** of the following:

- Select the last *business* day of the month in the ***From*** and ***To Calendars***
- Select a range of dates in the ***From*** and ***To Calendars*** that include the last *business* and *calendar* day of the month.

Note: You must choose the appropriate ***Statement Type*** (see page 24) to select daily and/or monthly statements.

Account Number

The ***Account Number*** box is a drop down list of all of the accounts that a user can access. The list of statements that a user has access to is determined during the registration process.

Account numbers are listed in numeric order with active statements listed first followed by inactive, dormant or closed statements.

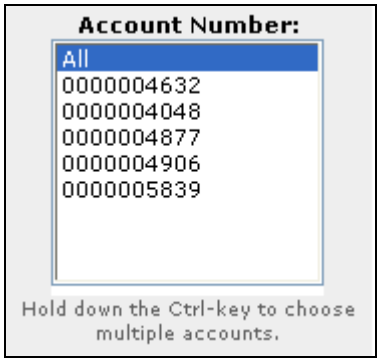

Figure 9: Account Number List - Statement Prepare Screen

To Select Accounts, do *one* of the following:

- Select ***All*** by clicking on it. This will select all of the statements in the drop down list that the user has been provided access to; or
- Select one account number by clicking on it; or
- Select multiple account numbers by holding down the Ctrl key on your keyboard while clicking on the accounts you want to access.

  Helpful Hint: if you are not sure which accounts had activity on a particular date, select ***All***. This will allow you to view all of the statements (you have been assigned) that had activity on the date or dates you selected on the ***From*** and ***To Calendars***. Remember to choose ***Statement Type*** to select daily and/or monthly statements.

Statement Type

The ***Statement Type*** allows the user to choose between accessing daily, monthly, or both daily and monthly statements.

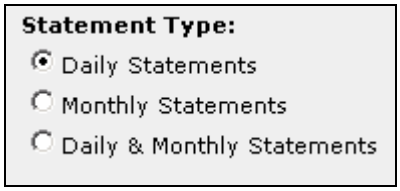

Figure 10: Statement Type Selections - Statement Prepare Screen

To Select Statement Type, do one of the following:

- Select Daily Statements
- Select Monthly Statements
- Select Daily & Monthly Statements

Statement Order

The ***Statement Order*** allows a user to choose how statements will be sorted when multiple accounts are selected from the Account Number list. This sort will be available in Adobe Acrobat Reader after the user selects statements, click on the ***Submit*** button.

Figure 11: Statement Order Selections - Statement Prepare Screen

To Select Statement Order, Do one of the following:

- Select ***Date/Account Number*** to list statements by date then by account number. This is the default when accessing the ***Statement Prepare Screen.***

- Select ***Account Number/Date*** to list statements by account number then by date.

Statement Prepare Screen - Two-Sided Printing

Two-Sided Printing gives the user the option of printing two-sided statements. The default will always be set to No.

Figure 12: Two-Sided Printing Selections - Statement Prepare Screen

To Select Two-Sided Printing:

- Check with your local government to determine if you have a printer that prints two-sided copies and that your desktop is set up to print on the two-sided printer.

- If you have a printer that will make two-sided copies, select ***Yes***.

Statement Prepare Screen Tool Bar Options

Left Hand Column Action Bar

All Banking Services users are registered to access will be listed in the left hand column action bar of the screen. The user may click on any one of these options at any time to access the services.

- Bank Statements
- Home Page

Bottom Tool Bar

There are two buttons on the bottom tool bar. The Reset Button is used for resetting the selection criteria on the screen, and the Submit Button for submitting your statement selections.

- **Reset Button**
  Click on the ***Reset*** button at the bottom of the screen if you want to reset your selected calendar dates back to the original default month, day, and year. The ***Reset*** button will only reset the default for the month, day, and year on the ***From*** and ***To Calendar***. It currently will not reset any of the other selection criteria on the screen such as Statement Type or Order.

- **Submit Button**
  After all selections have been made on the Statement Selection Screen, click on the ***Submit*** button at the bottom of the screen to access your statements.

Logging Off

The Log Off button is located in the upper right hand portion of the screen. Click on it to terminate your session.

Appendix A

Registration Procedures

Registration/Deregistration Procedures for Accessing Online Banking Services

Treasury has implemented an electronic registration process for user access to online banking services. Each organization is asked to provide Treasury with the name, phone number and e-mail address of at least two people who will serve as password administrators for the registration process. These are individuals who have the authority to approve the set up of users for accessing Treasury's Online Banking Services web site. If an organization has a security officer, Treasury recommends that the security officer be one of the authorized persons to approve the set up of users.

Treasury understands that not every local government will have sufficient staffing for two password administrators. Please contact **Brady Coy (503) 378-2457 or Katie Roth (503) 378-2895** if your local government falls into this category.

Local government users along with their supervisor are responsible for determining which services a user is authorized to access. The local government's password administrator will then be asked to complete the registration form and e-mail it to Treasury. Because the registration process for online banking services is electronic, Treasury has implemented a call back process to the local government password administrator who authorized and e-mailed the request. The purpose of the call back is to mitigate the risk of receiving and processing fraudulent requests for access to Treasury information and/or systems. In addition to initial user set up, password administrators will be responsible for e-mailing registration forms to Treasury for the following reasons: resetting passwords, changing user ID's, changing pool account numbers, and adding, changing, or deleting user access to online banking services. A copy of each request will be stored at Treasury.

Beginning on page 30 are instructions for the registration process. Local government password administrators will e-mail the registration form to Treasury's mailbox. The form is available on the web site. It is recommended that the form be saved as a template to be used each time a request is made.

Treasury Bank Statements

Each user will have access to Treasury statements listed in Section 5 of the registration form. Statements are in groups by customer information in Treasury's banking system.

Registration/Deregistration Procedures

New User Registration

These steps will be followed for all users who are new to the online services web site.

1. Local government password administrator will **complete sections 1 through 5** on form C-26, Local Government User Registration/Deregistration Request. In Section 1, please put an "X" in the box next to "1. New User Registration" and complete the remaining sections 2 through 5.

2. Password Administrator will e-mail form to Treasury's central mailbox, **ost.banking@ost.state.or.us.**

   Note: In the subject line of the e-mail request, please type "LG Registration Request".

3. Treasury will call the password administrator to validate the request. Because the registration process is electronic, Treasury has implemented this call back process in order to mitigate the risk of processing fraudulent requests for access to Treasury information and/or systems.

4. Treasury will e-mail the user with a unique, one-time use password after step 3 is completed. The user will be forced to change the one-time use password when they access the system. **Please notify the user that an e-mail will be sent from ost.banking@ost.state.or.us and the subject line will read "New Account". It is recommended that the user copy (Ctrl C) the password and paste (Ctrl V) it into the Logon and Change Password Screens where applicable.**

Reset User Password

These steps will be followed when a user has forgotten their password and needs to have a new one generated.

1. Local government password administrator will **complete sections 1 through 3** on form C-26, Local Government User Registration/Deregistration Request. In Section 1, you will need to put an "X" in the box next to number 2.

   - If a user wants to change their password for access to the online services web site, put an "X" in the box number next to number 2.

2. Password Administrator will e-mail form to Treasury's central mailbox, **ost.banking@ost.state.or.us**.

   Note: In the subject line of the e-mail request, please type "LG Registration Request".

3. Treasury will call the Password Administrator to validate the request.

4. Treasury will e-mail user with a unique, one-time use password. The user will be forced to change the one-time use password when they access the system. **Please notify the user that the e-mail will be sent from ost.banking@ost.state.or.us and the subject line will read "Update Account". It is recommended that the user copy (Ctrl C) the password and paste (Ctrl V) it into the Logon and Change Password Screens where applicable.**

Deregistration Process

These steps will be followed when a user no longer needs access to the online services web site and STAN Online; e.g., they've resigned or moved to another position that does not require access to statements and online transfers.

1. Local government password administrator will **complete sections 1 through 3** on form C-26, Local Government User Registration/Deregistration Request. In Section 1, you will need to put an "X" in the box next to number 3, Deregistration.

2. Password administrator will e-mail form to Treasury's central mailbox, **ost.banking@ost.state.or.us**.

   Note: In the subject line of the e-mail request, please type "LG Registration Request".

2. Treasury will call the local government password administrator to validate the request and to notify them when the user's account will be inactivated.

Change User ID

These steps will be followed when a user has requested a change to their User ID.

1. Local government password administrator will complete sections 1 through 3 of form C-26, Local Government User Registration/Deregistration Request. In Section 1, you will need to put an "X" in the box next to number 4, Change User ID.

2. Password administrator will e-mail form to Treasury's central mailbox, **ost.banking@ost.state.or.us.**

   Note: In the subject line of the e-mail request, please type "LG Registration Request".

3. Treasury will call the password administrator to verify the request and to notify them when the user's ID will change.

Change Access to Online Services

These steps will be followed when a user needs to have their online services access updated.

1. Local government password administrator will complete sections 1 through 4 of form C-26, Local Government User Registration/Deregistration Request. In Section 1, you will need to put an "X" in the box next to number 5, Change Access to Online Services.

2. Password administrator will e-mail form to Treasury's central mailbox, **ost.banking@ost.state.or.us**.

   Note: In the subject line of the e-mail request, please type "LG Registration Request".

3. Treasury will call the password administrator to validate the request and to notify them when the user's access will change.

Change Access to Pool Accounts

These steps will be followed when a user needs to have their pool account access updated.

1. Local government password administrator will complete sections 1 through 4 of form C-26, Local Government User Registration/Deregistration Request. In Section 1, you will need to put an "X" in the box next to number 6, Change Pool Accounts.

2. Password administrator will e-mail form to Treasury's central mailbox, **ost.banking@ost.state.or.us**.

   Note: In the subject line of the e-mail request, please type "LG Registration Request".

3. Treasury will call the password administrator to validate the request and to notify them when the user's access will change.