



OREGON  
STATE  
TREASURY

# Inside the Vault

State Agency Edition

## Service Spotlight

**Merchant cards**—or credit and debit cards—are the lifeblood of modern commerce. Customers and businesses alike prefer the convenience that merchant cards offer. And accepting merchant cards can be an efficient way to facilitate electronic payments through all payment channels: point-of-sale, mail order or telephone order, and online. But agencies must understand and evaluate ongoing costs and significant security requirements before deciding to accept merchant cards.

Treasury administers the statewide Master Agreement for Merchant Card Services with U.S. Bank/Elavon. This agreement includes acceptance of Visa, Mastercard, Discover, and American Express. Managing this contract on a statewide enterprise basis allows agencies to benefit from the leveraging of volume pricing and ensures compliance with ORS 293.265 and ORS chapter 295.

If you are interested in evaluating your business needs and available options, or have questions regarding merchant card acceptance generally, contact Customer Solutions at [customer.solutions@ost.state.or.us](mailto:customer.solutions@ost.state.or.us).

## Upcoming Holiday

Monday, October 10, is Columbus Day. While Treasury will be open, the Federal Reserve and financial institutions will be closed. Due to the closures, no incoming ACH or redeemed check information will be distributed on October 10. In addition, ACH files sent to Treasury by STAN agencies for processing on Friday, October 7, must have an effective date of Tuesday, October 11 or later. STAN Online will be unavailable from 1:00 p.m. Friday, October 7, to 1:00 p.m. Monday, October 10. ACH files sent to Treasury via FTP between 10:00 a.m. Friday, October 7, and 10:00 a.m. Tuesday, October 11 must have an effective date of October 12 or later.



## Interest Rates

Average Annualized Yield	
August	1.5774%
Interest Rates	
August 1–9	1.40%
August 10–31	1.65%

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**Banking Operations Coordinator**

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**ACH File Issues**

ach.exception.notify@ost.state.or.us

**Check Fraud/Stop Payments**

**Check Image Requests**

**Check Stock Testing**

Ashley Moya  
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**Fed Wires/ACH Origination**

Shannon Higgins  
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**Local Government Investment Pool**

Sarah Kingsbury  
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**Merchant Card/U.S. Bank**

Nikki Main  
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**Online User**

**Password Resets**

ost.banking@ost.state.or.us

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