

Perimeter, Host and Endpoint Security – Finding the Right Mix

According to industry insights by IDC, Open Sky Research, Osterman Research and others, technology hardware failures are one of today's leading causes for organizations to declare system disasters. First and foremost, credit unions need to update their technology equipment systematically. It's quite common to discover organizations running on hardware that is upwards of a decade old or more. These dated systems may work fine at the moment, but, if any system failure occurs, it's usually a painstaking process to bring the system back up or find replaceable parts to ensure that it returns to working order.

Regardless of whether your credit union has dated equipment or the latest hardware, you should be prepared by backing up your data in a remote data center network. Back-up tapes are good but can get lost or damaged. Having a redundancy or a "hot site," however, enables your credit union to resume operations as if nothing happened within a four-hour window once a disaster has been declared. Other credit unions may run into the issue of having their core processing covered – or backed up – but their ancillary products remain vulnerable to a crash with the possibility of that data being lost as well. Does your credit union have a disaster recovery plan to retrieve this information?

Here are some steps that your credit union should take when planning your disaster recovery services:

- **Mobile Recovery Units**

Mobile recovery units provide disaster recovery and business continuity solutions specially designed for when your physical credit union facility is inaccessible.

- **Terminal Services**

This solution provides you with the ability to connect to your database from any Internet connection. For a nominal monthly fee, you can logon through the Internet during a disaster and access the same core processing system you already do now.

- **Employee Hotline Service**

This service provides your credit union a dedicated "800" phone number and extension to be used for employees to access if your credit union experiences a disaster.

- **Business Continuity Planning**

Disaster recovery preparation should include a web-based business continuity-planning tool designed specifically to help your credit union meet NCUA and FFIEC regulations.

- **Member Contact Center**

Call centers can provide your members the value of 24/7 telephone support. With the proper program, representatives are trained to function as an extension of your credit union's own member services staff.

- **System Recovery**

If your facility were to experience a disaster, how long would it take you to recover your primary services? A top-notch solution is designed to restore full data processing for an in-house client within four hours of a declared disaster. A solution like this can include restoring core processing, online ATM processing, Internet banking, ARU, and unattended processing.

Again, whether your hardware is old or new, don't leave yourself susceptible to disaster without a plan. This unfortunate event could lead to hours upon hours of troubleshooting and repair work that could have been avoided. More importantly, this down time could lead to a migration of members to another financial institution in search of more stable service. So take the steps today to have an executable plan to ensure the continued success of your credit union. Even if technology issues arise, it's best to be prepared.

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