What is Off-Site Data Redundancy?

Why Should the Credit Union Consider OSDR?

First, what is OSDR? OSDR is more than having a copy of your data at a remote site. OSDR is a Disaster Recovery Plan. Beyond the fact that the NCUA requires you to have a Disaster Recovery Plan, how important is it to protect your data? If you had to unemotionally make the decision of which asset of your credit union is the most important, would you say that the buildings and facilities of your credit union are the most important, or would it be the furniture and fixtures, or would it be the employees with all of their operational knowledge of the credit union, or would it be your member data? The key term in that question is "unemotional". If you take out the personal relationships and our mutual concern for each individual involved, the fact is that the one thing you absolutely cannot stay in business without is your member data. If you lose your member data, you can padlock the doors because you are out of business. You buy insurance to be able to replace facilities, furniture and fixtures and even to cover the interruption of business. The question then becomes, "How can you not have insurance to protect the most valuable asset in your credit union?"

What is involved in the disaster recovery plan and how does OSDR work? Let's begin with OSDR and its functionality. At the Data Systems office in Waco there is an OSDR server with a duplicate copy of your database. Every time a transaction occurs and every time a new member's account is setup and every time a current member's account is file maintenanced a packet of data is sent from the credit union's server to the OSDR server to synchronize the databases. The servers are connected via a secure circuit. The data is encrypted, and each packet of data is validated. Communications are monitored 24 hours per day; if communications fail, the system at the credit union will automatically go into a 'store and forward' mode until communications are reestablished at which time the systems will catch up again synchronizing the databases.

In the event of a catastrophic event at the credit union's main office, the Disaster Recovery plan will be implemented. Data Systems personnel will transfer the credit union's data from the OSDR server to a disaster recovery server that is pre-configured in the Data Systems office. Data Systems personnel would then deliver the database server along with a terminal server and a transaction server to the branch office designated by the credit union management. The credit union should be able to be operational in 24 hours or less.