



What is Off-Site Data Redundancy?

Why Should the Credit Union Consider ODR?

First, what is Off-Site Data Redundancy – or ODR? ODR involves more than having a copy of your data at a remote site. ODR is part of a complete Disaster Recovery Plan.

Put aside the fact that the NCUA requires you to have a Disaster Recovery Plan and consider just how important is it to protect your data. If you had to make a completely unemotional decision on which asset is most important to your credit union, what would you say? Buildings and facilities? Furniture and fixtures? Your employees and all their operational knowledge?

Despite the importance of all these other things, 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 can buy insurance to help replace facilities, furniture and fixtures and even cover the interruption of business. The question then becomes, “How can you afford not to have insurance – ODR – to protect the most valuable asset in your credit union?”

How does ODR work? A copy of your credit union’s database is saved to an ODR server at the secure Sharetec data center in Minnesota. All transactions and changes are accumulated and sent to the data center on a regular basis based on the plan you select - anywhere from once a day to every 20 minutes. All ODR servers are connected via a secure circuit, and each packet of your data is encrypted and validated. Communications are monitored 24 hours a day; if communications fail, the system at your credit union automatically enters a ‘store and forward’ mode until communications are reestablished at which time stored data is synchronized and regular backup resumes.

In the event of a catastrophic event at the credit union’s main office, the Disaster Recovery plan is implemented. Data Systems personnel transfer all backed-up data from the credit union’s ODR server to a disaster recovery server in the Data Systems office. Data Systems personnel then deliver the database server, a terminal server, and a transaction server to the affected branch office designated by the credit union management. This is done as quickly as possible, often bringing the credit union back online in 24 hours or less.

