SUBJECT   WHAT WE LEARNED FROM ROUND 2 OF STIMULUS PAYMENTS

It looks like another round of stimulus payments will be coming in March! So we wanted to touch base again about additional investments and changes we made based on what we learned during the second batch that started arriving at the end of December and continuing into the New Year.

Investments We've Made

Expanding CU Publisher Capacity

Due to overall volume and number of concurrent requests experienced, we increased the number of CPUs available on the CU Publisher application by an additional 8 CPUs.

Load Balancing OLB Requests on the iSeries

Traditionally we have used the number of members at each credit union to balance our load across the system. While this makes sense, it ultimately did not go far enough to ensure the distribution of the load was equally balanced for an event like this.

Working with the Asterisk Intelligence team and our **It's Me 247** Optics data, we created a process to adjust this based on the number of online/mobile logins done by members of each credit union. By using a model that is based on member behavior and how often they access the system, we can better handle load distribution during these heavy traffic times.

Increasing the Number of Ports

In addition to balancing the ports, we also increased the number of ports across which the traffic is being balanced. Since only one additional port (typically used for beta-tests) was set up on the iSeries, when we rebalanced credit unions, we did it across 8 ports instead of 7.

We are now working with IBM to understand the pros and cons of adding more ports and further distributing the load. In preparation, we have set up additional ports on the system, although we will not start sending traffic to them until our analysis with IBM is complete.

Improving the Efficiency of File Opens

We are wrapping up a project that will change the underlying mechanics of how the iSeries opens files when data is needed, with the goal of greatly reducing the system overhead associated with this process. We anticipate the changes with this project to allow each request to be handled faster and more efficiently, allowing for more requests during the same time period.

Remember that while systems are sized for typical and somewhat predictable peaks in servicing needs, events such as this are valuable learning opportunities for us to make the most out of our infrastructure and configurations. We will continue to look for creative ways to get the best possible performance out of all our resources.

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