

SUBJECT **INVESTMENTS SINCE THE LAST ROUND OF STIMULUS CHECKS**

With all the talk in the news about the next round of stimulus checks, we thought we'd touch base about some investments we made after the first round of payments earlier this year. As you know, that event represented a first-time, major project for the government and the ACH system, and resulted in unprecedented internet volumes across the country. It seemed as if all of America was signing on to online and mobile banking platforms over and over again, all day long, making for a very taxing day across the financial service industry. Remember that systems are generally sized for typical and somewhat predictable peaks in servicing needs, but on that day the entire country was surprised by the volume.

## Investments We've Made

Some of you are probably asking how this event might go compared to the last one. While there is no way anyone can predict the future, especially these days, we have made some investments over the past six months we wanted to share with you:

### Investments In Our CU\*Publisher Platform

Among many other things, this platform plays a significant role in the delivery of the **It's Me 247** mobile app.

- Increased our server capacity by 400%.
- Went from 4 CPUs to 16 CPUs for daily processing.

*Note: We have since seen days where our volume approached the peak volume we saw with the first round of checks in April, and the platform has performed without a hitch.*

### Investments In Our MACO Authentication System

We were due to extend our contract with Daon anyway, and have made quite a big investment in preparation for the future.

- Went from 10 CPUs to 24 CPUs.
- Increased the total RAM from 128GB to 256GB, and the database servers went from 96GB to 128GB.
- Updated the Daon software version to their most current version.

### Investments In Other General Improvements

- Redesigned the error handling for SQL logs for the **It's Me 247** SQL system, to better manage slowdowns and traffic jams.
- Redesigned the allocation of iSeries jobs during high volume activity via assigning individual (credit union level) resource pools for traffic management.
- Expanded subsystems and assignments to a per-credit union configuration to better manage API platform interaction.

## What You Can Do to Help

- ⇒ **Start now to market the use of ACH eAlerts** with your members! Members will know right away when their ACH deposit hits, and they won't need to log in over and over again to check. We will be posting a story on the OBC to encourage use of eAlerts, and we recommend you do the same on your website.
- ⇒ **Remind your teams that ACH transactions are posted in batches**, not interactively throughout the day. (The number of batches your CU posts depends on your configuration.) Bottom line:

members who don't see a deposit on one day should be encouraged to *wait until the next day*. Logging in over and over again will not only prove unfruitful, but will cause our volumes to increase unnecessarily.

- ⇒ Review the updated [ACH Processing Tips from Earnings Edge](#) document for some additional options, including tools that allow you or your members to post incoming deposits immediately when they are received, regardless of the effective date.
- ⇒ For other tips from the AnswerBook, visit <https://kb.cuanswers.com/cuanswers/ext/kbsearch.aspx> and search keyword "stimulus."

Beyond that, our technical and support teams will of course be on high alert, ready to respond to whatever surprises this next round might bring. Here's hoping for smoother sailing this time around!

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