Introducing OpsEngine 24/7: A Q&A to Keep You Up to Speed

Q: What is 24/7 processing?

A: There are two parts to 24/7 processing:

The ‘24’ means that we are continuing to make major changes in our processing approach to help you keep up with the speed of business today. We are focused on making our processing environment work for you for as much of the day as we can. We call it Time Zone Processing, and it’s designed so that no matter where you are, we’re working on your schedule.

The ‘7’ means that we will start processing on your behalf seven days a week instead of six. Business and life don’t stop on Sunday; neither should your credit union. While you may not open your doors on Sunday, we will continue to serve your members effectively, consistently, and securely no matter what day it is – so we’re adding Sunday Processing.

We’re focused on your business 24/7, 365 days a year.

Q: How long has CU*Answers been working on the 24/7 approach?

A: While the 24/7 concepts were announced at the 2018 CU*Answers Leadership Conference, we’ve been getting ready for these changes for a long time. Much of this was behind the scenes, but each step improved the processing environment one piece at a time.

- Back in 2014, we made extensive changes in our nightly automated processes.
- In 2015, we started restructuring how we handled ACH.
- Then we changed how stand-in processing works to shorten that window.
- Next, we restructured nightly processes to run by time zone, and that was the first big hint on where we were headed.
- Finally, we changed a lot of processes to run outside nightly processing and moved processes that purged data to allow CU*Answers to work with data for some other important processes (like Snapshot) while shortening nightly processing further.

Over the next few months, the final pieces are going to drop into place.

Q: What are the other parts that will be added to make 24/7 processing happen?

A: One of the biggest changes will be starting in October 2018; we will begin testing with one time zone and then roll it out to the rest.

When you log onto the system, your session lives in a “neighborhood” that is called a subsystem. The problem right now is that we all live in the same neighborhood no matter where we’re from!
What we’re doing is creating a living space by putting a neighborhood in each time zone; each time zone will have its own subsystem. When you sign onto CU*BASE, the system will know where your credit union is from and you (your session, that is) will live in a subsystem dedicated to that time zone.

For example, if we start nightly processing for the Central Time Zone at 12:00 AM CT, the subsystem for those users will be shut down only from 12:00 AM until completion of CT processing – roughly 45 minutes. Then it’s back to business as usual for credit unions in the Central Time Zone.

Q: Awesome! But what good does it do for me to have a subsystem based on my time zone?

A: Right now, when we run nightly processing, we must shut down the subsystem where everyone (all users) live. It stays shut down from the time we start the nightly processing for the very first credit union and stays down until the very last credit union is finished and stand-in is complete. That’s over three hours, and at end of month, can be much longer. The more time zones we add, the longer that window grows. We will be adding a credit union from Hawaii next year – and if we waited for their nightly processing to complete before we let users on the system, it would be at least six hours! It’s time to change the game.

Once we have subsystems by time zone, we will be able to shut down only the subsystem for the time zone we are doing nightly processing for. That means the time you’re blocked from accessing the system is reduced—in some instance, by nearly three hours!

Q: When will you start processing seven days a week?

A: We are planning to start on Sunday, February 3, 2019.

Q: If I’m not open Sunday, why do I want processing on Sunday?

A: Life and business have accelerated over the years. Members do transactions every day of the week, and at almost every hour of the day whether your doors are open or not. Sunday processing allows you to stay current with how your members do business, will allow you to collect data for a day that was until now a blind spot, and it will allow transactions to occur when your members expect them to.

Q: Will I be charged for Sunday processing?

A: No. That’s the best part. It’s free. We want you to have this competitive advantage, and CU*Answers powered by OpsEngine is giving it to you as part of your core processing.

Q: What will it mean for us to process on Sundays?

A: For one thing, CU*Answers will run a beginning-of-day for Sunday and an end-of-day for Sunday. G/Ls and teller drawers will be activated, so there will be a trial balance for each day, as well. For Sunday you will have a corresponding set of reports. Just as happens now, reports at end-of-day/beginning-of-day will be archived to CU*Spy and copied to your print out-queue and held until Monday (we clear the print queue Monday through Thursday evening only), which means on Monday the Friday, Saturday and Sunday reports would be available until 11pm Monday night.

Q: How will AFT processing change?

A: This will also benefit your credit union’s AFT processes. Currently your credit union can configure when AFTs should run, either at end-of-day (EOD) or beginning-of-day (BOD). AFT processing runs 6 days a week for us at present; currently to get Sunday AFTs caught up a ‘catch-up’ AFT program runs at BOD for Monday. Now AFTs will run on Sunday, and a routine to bring them current will no longer be necessary.
Q: How will accruals be affected?

A: With Sunday processing, accruals will happen for each day rather than having to run accruals on Monday night to catch them up; so now true daily accruals happen.

Q: If you’re ‘open’ all the time, how are you going to do things like high availability rollovers and system maintenance?

A: Doing things like HA rollovers is a challenge. And there are also things like the full system save (which requires that the system is in a restricted state, so nobody can be on it) and the occasional IPL (think ‘reboot’) that have to happen occasionally as well. So, as with any computer system, there always has to be some allowance for downtime. However, we are always looking for ways to improve our run time and we are repositioning things to run at time periods that are less intrusive. For example, we used to perform high availability rollover from Sunday to Wednesday. In the future we will likely roll from Sunday to Sunday.

Q: Will this affect ACH?

A: It will, and we have a solution coming for that as well.

All ACH processing falls on the Federal Reserve Bank’s (FRB) schedule, which is based in the Eastern time zone. Since credit unions are spread out, we need to align the ACH process with what the FRB does while allowing each credit union the greatest flexibility to process ACH in a way that meets their business needs. For that, the OpsEngine team will make a few changes to ACH processing.

The first is to add an additional configuration to the ACH process.

Right now, we have three process times that are configurable by your credit union to let you post debits, credit, both debits and credits, or nothing at all. These happen at morning (6:00 AM ET), afternoon (4:00 PM ET), and evening (7:00 PM ET).

However, the FRB produces ACH files at four times of day (6:00 ET, 12:00 PM ET, 4:00 PM ET, and 10:00 PM ET). We will add an additional configuration and a fourth posting to go with it at 12:00 PM, and we will move the evening posting back past 10:00 PM. At that point, our ACH file collection and posting will match the FRB schedule.

The second thing that will happen is that ACH will also be broken out by time zone. That way, when there comes a point that ACH can’t be posted because something else is going on (like nightly processing for Hawaii while we’re posting morning ACH), we can move the ACH process for the time zone affected to a time that will allow ACH to run unimpeded.

The last change for ACH is to add additional return file processes. Right now, we process one return at 3:00 PM ET. But the FRB has five windows for returns. While we won’t use all five, we will be adding one or two to give you more flexibility in completing returns.
Q: Are other processes affected by time zone processing?

A: There are other processes that will be affected by time zone processing.

OTB
Currently we do some OTB processing after the ET, CT and MT nightly cycles are completed; but what happens when we throw HAT or PT credit unions into the mix? These processes will have to get done after some nightly processing end of day/beginning of day (EDBD) nightly cycles are completed and before others.

Reconciliation Processing
Currently we do some reconciliation file processing after the ET, CT and MT nightly cycles are completed. Once again, these processes will change so that they complete after some EDBD nightly cycles are done and before others happen.

Q: Processing 24 in 24/7 - Do I Need to Sign up?

A: We are continuing to make major changes in our processing approach to help you keep up with the speed of business today.

We are focused on making our processing environment work for you for as much of the day as we can. We call it Time Zone Processing, and it's designed so that no matter where you are, we're working on your schedule. No matter where you live, CU*BASE will recognize your time zone allowing you to be accessible to your members in local time. Time zone processing requires no action on the part of our credit unions.

Q: Processing 7 Days - Do I Need to Sign up?

A: In the spirit of our cooperative, CU*Answers allows credit unions to make choices.

The ability to process transactions 7 days a week is one of those decisions. Although 7-day processing is not scheduled to begin until February 2019, we are asking credit unions ready for the choice to act today. By doing this we will be able to provide the most relevant information to the appropriate groups.