

When disaster strikes, CURE strikes back



Storms. Wildfires. Power outages. Vandalism. Natural or man-made, large or small, disasters can strike anywhere and at any time. Your reaction to an emergency, however, doesn't have to cost valuable time and manpower. CURE can help.

Available only through the Next Generation Network (NGN) platform, Credit Union Recovery (CURE) steps in to give your members account access when they need it most. The nuts and bolts of CURE consist of two options. You can choose to implement one or both, depending on your needs. Here's how they work:

Positive Balance File (PBF): CURE lets your credit union perform transactions through NGN based on a routinely submitted electronic PBF. Transactions will be authorized against the data you provide, giving your members access at thousands of nationwide locations even if your infrastructure and communications systems are incapacitated.

Secondary VPN Device: Placed at your offsite disaster recovery location, a secondary VPN device gives your members online, real-time, 24/7 connectivity. Your members will gain confidence knowing they can perform transactions wherever they may be, regardless of your branch availability.

The Details

With the PBF option, your credit union decides on the transaction standards. You can set limits on share accounts for deposits, withdrawals and transfers. Loans, special purchases and check cash transactions are not available while in the CURE environment. Withdrawals are recorded to prevent account overdraws. Settlement and detailed reporting will occur once your operations have been restored.

The secondary VPN device option, meanwhile, provides for virtually unlimited transactions. The normal shared branching set remains in place.

The Benefits

Prepare for the worst – No one is immune to disaster. Your credit union is only as stable and reliable as the backup and recovery plan on which it rests. Protect your business with CURE.

Offer continuous access – Account access is critical during an emergency. Be there for your members when they need you most.

Expand your reach – Widespread disasters, such as the Gulf Coast hurricanes of 2005, can force members to relocate outside of your service area. Provide nationwide access to members with thousands of conveniently located branches.

When minutes count and details matter, rely on CURE to keep you accessible. For more information, contact us at 888.500.2876 ext 7235 or info@cusn.com.