

As featured in Credit Union tech-talk.

## Protecting Member Data at Rest and in Motion

One of the greatest security threats to credit union data is basic human error and intervention. Of course in terms of intentional security threats, these scenarios are usually a result of hacker intervention. A more commonplace illustration is simple and unintentional human error. These “mistakes” often result in generating as much harm as those from planned criminal activity. When we considered the security threats resulting from human error, we’ve discovered instances where credit union staff members inadvertently hit the wrong key or made double entries and any number of seemingly insignificant missteps that quite often provoke disastrous results – not only to the organization but to the membership in its entirety.

Your IT staff may have experienced an overly hectic day, but more often these “mistakes” are simply inadvertent errors that result in a threat to member data and in turn to the hard earned public prestige of your credit union. Whatever type of activity provokes a costly and often public security threat, it can be debilitating to your credit union’s entire IT infrastructure. The credit union must employ diligence to protect itself from unintentional mistakes which demand enormous resources to rectify, and can compromise critical member information in numerous ways.

To minimize errors and protect their reputations, credit unions must strive to initiate and enforce effective security policies, procedures, and solutions in their IT environments. When credit unions invest in event driven, real time IT automation, this technology will provide an excellent return on investment by meticulously monitoring and preventing many unintentional errors. With a flexible automation solution in the data center, credit unions can be proactive rather than reactive, and PREVENT errors by continuously scrutinizing and refining their daily processes.

At SMA, we have always considered security to be our top priority and have continually strived to refine and enhance the security model that we incorporate into our OpCon/xps technology. SMA’s security model is well proven, and has been implemented in a wide range of organizations throughout the world. Additionally, OpCon/xps includes a consummate notification system which permits administrators to establish notifications based on a vast number of activities that could occur in your IT environment including monitoring errant activities and system changes.

While some automation systems are difficult to install and maintain, OpCon/xps is extremely efficient, thus requiring a small footprint to do its job. It is also easy on the bandwidth with a low network overhead. OpCon/xps features a Resource Monitor which is a self contained performance solution that leverages other OpCon/xps components. Although it’s designed to work exclusively with OpCon/xps, it permits our client partners to create notifications based on how they conduct business and their particular environment – whether they are using Windows, UNIX, Linux or any other operating system currently in production!

We recognize that a considerable component in credit union IT operations focuses on remaining compliant and documenting their compliance to auditors. Therefore we include a robust historical repository, full audit trail features, and comprehensive reporting as components in OpCon/xps. Any credit union that partners with SMA is guaranteed to receive our dedicated, world class technical support available to assist their IT teams in securing their operations in addition to significantly enhancing their back office and data center operations.



### Michael W. Taylor, CEO - SMA

Michael W. Taylor has played an essential role in the ongoing evolution of SMA’s presence in the automated workload management, event management and job scheduling environments. He is actively involved in all aspects of the company’s business development and sales efforts in support of customers around the world. He joined SMA in 1981 and has held various computer operator and programming positions in the Houston office. In 1995, Mr. Taylor advanced to Vice President of Sales, in 1996, he became Executive Vice President and in 1997, he was named President of SMA. Mr. Taylor attended Texas A&M University in the computer science/information systems curriculum. Mr. Taylor also serves on the Board of Directors for SMA.

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## Core Systems – Collaborating to Better Serve Members

Fortunately our credit union clients are doing quite well despite the current economic situation that all Americans are facing. They have managed to quickly adapt to an ever evolving business environment, made adjustments to their operations, and continued to work hard to exceed their members' expectations. Software and Management Associates (SMA) has a deep affinity with the credit union movement because we answer only to our clients partners, not stockholders.

Whether the economy is booming or slow, credit unions must still strive to improve their back office and data center operations. Their applications and servers need to be up and running for their employees, and any member-facing systems must be available 24/7 to their members. They can only grow their credit union if they have a stable and well run technology infrastructure. Using our SMA OpCon/xps real time automation software, some of our client partners have been able to speed up processing in their data centers by 75 percent, while simultaneously eliminating many manual processing errors.

With automation software in place, IT staff/labor savings are tremendous. IT professionals that were previously burdened with mundane although crucial tasks are now free to work on more important projects – projects that generate more revenue, drive member loyalty, etc. When repetitive daily, weekly and monthly computer jobs are automated and run error free, credit union employees are more productive and happier and experience less job related stress. IT team members become more proactive and less reactive, and non-IT employees experience far less downtime while performing their daily jobs or while performing activities relating to their everyday jobs.

SMA's OpCon/xps automation software supports virtually all computer platforms and our credit union (client) partners are using it to monitor and control a wide range of servers: file, print, database, Exchange, Web, and even ATMs. We offer a complete data center solution that provides immediate productivity gains and bottom line impacts. We can automate processes from mainframes all the way down to desktops and literally save hundreds of keystrokes per day.

SMA can assist credit unions with productivity gains regardless of their core system vendor, but we have realized unequivocal success with credit unions that utilize Symitar's Episys platform. In fact, our highly experienced development team recently created a powerful direct interface to Episys that allows credit unions to dramatically improve the control that they have over the already dynamic Episys system. With scripting capabilities and automation tools, Episys users are assured of predictable, outstanding results.

SMA has consistently acted on the collaborative commitment to our clients since we were founded in 1980. Enhancements to our event driven technology software come directly from our users all over the world – via our exclusive annual SMARt Sessions user conference, face to face meetings, telephone conversations, and email suggestions. It is safe to say more than 95% of the modifications and improvements that we make to our software are a result of customer interactions, feedback and suggestions. Like credit unions, our focus and effort will always be for the benefit of our family of individual client partners and supporting them as they strive to achieve their goals, as well as collaborating with them to solve problems unique to their environment.



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