

## **Business Interruption Planning...Much More Than Data Recovery!**

Disaster Recovery and Business Continuity are familiar terms in the banking community. The effort of state and national associations working closely with regulatory agencies has enabled financial institutions to lead most other industries in planning and preparing for business emergencies.

In 2008, it is important for banks to *think beyond the four walls of the computer room* as they develop and test continuity plans. Senior management need to ask themselves the following question. "How will we continue to serve our banking customers if employees do not have access to their normal work area?"

Effective plans for business emergencies based on today's increasing threats must address **people, processes, facilities, technology** and **public relations**.

People: All employees need to know their role and where they will work during a business emergency. Options include branch offices, contracted alternate work sites or working from home using virtual private network access.

Processes: Item processing, accounting, benefit administration, vault management, teller operations, ATM's, loan administration and mortgage applications are all examples of critical business processes that need to continue even during a business emergency.

Facilities: During the planning process, it is necessary to assess alternate work locations for all employees including desktop computer needs, scanning arrangements, voice and data communications and work station requirements.

Technology: The term "computer center" is no longer applicable. The integration of system applications, voice and data communications and document imaging drives mitigation and recovery strategies based on the concept of a "technology center".

Public Relations: Financial Institutions must respond to customers, stockholders, employees and regulators during a business emergency. Having in place a well documented Crisis Communication Plan is no longer optional.

Remember, the recovery of data is just one element of planning for business interruptions. Without people, processes, facilities and a communications plan, the data becomes somewhat irrelevant!

Dave Hillman,  
Executive Vice President  
CapStone Technologies  
[www.captechno.com](http://www.captechno.com)

*CapStone is an Associate Member of the Colorado Bankers Association*