

FREQUENTLY ASKED QUESTIONS

*AccountArchive*TM

What is *AccountArchive*?

AccountArchive is an easy way to research and retrieve large volumes of historical data on accounts in a web browser regardless of the availability of the primary core processing system. Designed to meet the latest standards and thinking in archival systems, it is the next evolution in information archival.

Does *AccountArchive* work for any system?

AccountArchive has been designed to be independent of the system from which the information is derived. We are actively running with data from three different core systems simultaneously at one of our client sites.

How much data can I store in *AccountArchive*?

Based on current specifications, you can store 524,272TB (terabytes) of information in an *AccountArchive* database. Typically, an institution with about a billion dollars in assets requires about 0.025 TB of storage for one year of transaction history on retail accounts.

Why should I use *AccountArchive*?

Most archival systems in use today provide a marginal amount of functionality and are incapable of providing the throughput or efficiency required for research at multiple locations. Increase in the amount of history on a core transaction processing system comes at a price of exponential degradation in performance. *AccountArchive* gives you a way to address both situations by integrating the storage of complex data, including rich media, in an archival SQL database using open standards. This enables you to meet future needs for access to more complex and diverse forms of information.

Does the archived data meet legal standards to be enforceable?

The Digital Signature Act of 1999 (HR 1572IH) signed into law on June 30, 2000 (Public Law No 106-22T-The Digital Signatures Act, effective October 01, 2000) states “a signature, contract or other record....may not be denied legal effect, validity or enforceability solely because it is in electronic form”.

For security, can access to accounts be restricted in *AccountArchive*?

Multiple hierarchical levels of access security are built into the system. At each level, access is granted using PIN authentication. Restriction levels are set on an account and can be updated using scripts. *For example:* The employee code is used to automatically set a Level 1 restriction on an account. The restriction level of an executive’s account could be set to Level 4 which is higher than that of an employee account. A Level 1 PIN will grant access to the employee account only while a Level 4 PIN will grant access to both the employee and executive accounts.

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Where else can I use *AccountArchive*?

AccountArchive has been used to consolidate data and provide access to past information that would have otherwise been lost during a Merger or Acquisition. It also enables you to preserve information that is not being converted because of various other constraints.

Why is *AccountArchive* account centric?

AccountArchive allows you to search information by name (or partial name), social security number or account number (or partial numbers). Based on the search criteria, records are retrieved from the database and displayed along with related information. Most institutional transactions are performed on an accounts, so accounts are the most logical way to view information.

What are the hardware and software requirements to run *AccountArchive*?

AccountArchive requires a SQL Server (Microsoft SQL 2000, SQL 2003 and SQL 2008 are currently supported), and a server to host the web pages and run the ASP application (Microsoft Server 2003 or Server 2008). The memory and disk requirements are determined by server specifications. Additional disk is configured to store the database. The capacity of the hardware and server software is up to the institution and is currently not a factor in the license fee for *AccountArchive*. Reason does not sell the hardware or Microsoft server software.

Where is my data located?

The data is located at your institution on your hardware. You own and control the data and access to the online archive.

Who installs the database and the software necessary to access data?

Reason will install the *AccountArchive* database on your server along with the software to access the data. We also convert your existing data and provide annual updates to you at your site as part of our license and support agreement. More frequent updates to the Archive can be arranged if necessary.

How often do I have to backup my database and server?

Your database has to be backed up whenever additional data is added to it. Since the data in the archive is static between scheduled data updates, we recommend at least two backups of the database – one remote and one local whenever a data conversion is done. Typically, data updates are done before purging data on the core processing system. Most institutions have periodic schedules to do this.

Are there any other times when I should backup data?

Yes. It is important to have backups during hardware changes or in situations where the hardware platform is aging and showing signs of deterioration. We recommend periodically reviewing hardware logs to see if there are any intermittent or recovered failures.

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When is data loaded to the **AccountArchive** Database?

Data from the core system is extracted sometime prior to the purging of records on the core processing system. It can be loaded at any time after extraction is completed. Your purge schedule on the core system is based on the data retention policy of your institution.

How is data loaded to the **AccountArchive** database?

Reason loads the data into the **AccountArchive** database initially. After that, Reason loads data annually as part of the license and maintenance service using data extraction and conversion utilities.

Can I get data from the database on my own?

Yes. Since the data resides in a SQL database, there are several off the shelf tools available to help you extract your own data from the database. You can write your own reports and extracts using SQL statements or report writers.

Do I have to purge data from **AccountArchive**?

It is possible to keep almost limitless data in the database, so technically you never have to purge data. However, you can set your own timelines based on the record retention policy of your institution. The only situation where data may have to be purged is when you have exceeded the capacity of the database which is so large that we do not see it as a limitation.

Will large volumes of data cause performance setbacks in **AccountArchive**?

There are several differences in the way data is stored and retrieved from **AccountArchive** as compared to a core transaction system. First, transactional systems are continually reading and writing to databases whereas archival systems write only during periodic updates and are primarily read-only systems. Second, the cost of hardware resources on **AccountArchive** is very low and the main resource required to keep adding transactions is storage (disk) which is relatively inexpensive and getting cheaper all the time. Finally, we have developed code to actively manage tables as the volume of data increases. When necessary, we split tables and re-index them as we load new data or install enhancements so that you do not lose performance.

After the first couple of years, why would I want to keep data?

In addition to being able to provide a higher quality of service to your customers because of the easy availability of archival information, you will need the data for legal research, subpoenas and law enforcement requests. Operationally, there are advantages in having online access to long periods of transaction history. *For example*, having access to the entire history of a 30 year mortgage or being able to identify patterns over a long period could help you better understand and serve your customers.

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In addition to records from the database, what else can be stored in *AccountArchive*?

Most archival data today is stored in ASCII or EBCDIC formats. *AccountArchive* already has the ability to store relationships along with complex data and rich media. It can store links, images of contracts, checks, legal documents and multimedia content. Our foundation is based on the open standards evolution of web browsers and databases. We are constantly looking at new technology and evolving frameworks to be able to integrate future formats into *AccountArchive*.

How will I be able to see rich media?

AccountArchive uses a web browser to present data. Rich media stored in browser compatible format can be viewed with the interface today. *For example*, movies and sounds can be stored in H.264 or MP3. Similarly, images can be stored as JPEG, GIF or TIFF depending on the purpose and format of the original material. PDF documents can also be viewed in a browser window. Updates for browsers are continually released to support new media on the web.

Call us at 407-521-8088 or email us at info@reasonconsulting.com to try out the system from your desktop. Let us show you the future of accessing information from the past.