

Recovery Time Objectives (RTO)

As a member-driven organization, Alloya strives to ensure its systems, those of its partners it leverages, and therefore the products and services it provides are available when members need them. Historically, Alloya's systems have been up more than 99% of the planned availability. Also, Alloya has developed business continuity plans in the event of a longer duration outage. As part of the business continuity program, Alloya established Recovery Time Objectives (RTO). RTO is the maximum allowable downtime that can occur without severely impacting the recovery of operations or the time in which systems, applications, or business functions must be recovered after an outage. Most Alloya products and services are accessed through Premier View including but not limited to ACH, wires, check processing, etc. Once the business continuity plan is activated, Alloya has established an RTO of four hours for Premier View and most products and services have an RTO of four or eight hours. It should be noted the timeframe for activating the plan is not fixed. Each outage is a unique situation and is analyzed independently to determine whether to activate the plan. Alloya has developed processes such that, once the plan is activated, the systems should be available within the RTO noted.