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Issue 6

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Are You
Up-To-Date?

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What's New, FSS?



Little Sahara State Park is located in northwest Oklahoma, south of Waynoka. The park offers over 1,600 acres of rideable sand dunes ranging in height from 25 feet to 75 ft. Little Sahara was founded in the early 1950s as a city park by Grace Ward Smith. Prior to that, the dunes were primarily seen as a nuisance, encroaching on Highway 281, requiring the road to be re-routed. Smith named the park to lure visitors, hired locals to guide and act as outlaws, and in 1958 purchased a pair of camels. In September 1960, the state of Oklahoma purchased the 339 acre parcel for \$12,500. Later that year, 4,000 visitors viewed a Christmas pageant starring the camels. By 1963, the park had expanded to 1,600 acres. Today the park is a popular destination for off-road enthusiasts who bring dune buggies, and all manner of all-terrain vehicles to conquer its towering sand dunes.

Web Services Update

Recently, we have embarked on a journey to update much of the hardware and software we use to facilitate our Off-Site Backup service, Home Office program, Web Inquiry, Credit Bureau reporting, and other services. After many years of service, it is time to begin replacing aging hardware and upgrading software before we begin to experience problems.

In the next few weeks, we will continue this incremental process of replacing old hardware and software with new; often one piece at a time. Those customers for whom we maintain virtual machines may have experienced some interruption of business with respect to using your Home Office program at some point during the past few weeks. We apologize for any inconvenience this may have caused.

Additionally, we ask for your patience and understanding as we continue to upgrade our equipment. Rest assured we are taking all necessary steps to guarantee your continued access to reliable Off-Site Backups, Home Office reporting, and all other web-based services.



Changes to Debit Card Payments

In order to increase online payment approvals, we now incorporate AVS (Address Verification System), in all of our online Debit Card payments. So, for our customers who utilize the online Debit Card payment functionality, our newest version of LoanPro will now transmit the borrower's 7-digit Zip Code with each Debit Card transaction. According to our online payment partners, this will increase online payment approvals by up to 20%.

If you use the "Save Debit Card" function, this will require some extra work initially. After the update, you will need to enter the Zip Code associated with the billing address on your saved Debit Cards in order to process the transaction. However, once this has been done, you will not need to do it again; the Zip Code will be saved on the account and transmitted automatically with subsequent transactions.

Power Outages and Surges

This time of year generally brings lots of thunderstorms, and by extension – lots of lightning, which often results in power outages or power surges. Here are a few ways these weather phenomenon may affect your computers:

1. Power Outages. This is a common issue during severe weather. The danger in this is the unexpected computer shutdown. Your computer's OS (operating system) requires a sequence to shut down properly, ensuring all processes have terminated before power is shut off. An unexpected power loss, such as may be experienced during a thunderstorm, forces the computer to power down without the benefit of the normal shut down procedure, and data critical to some software operations (such as your Loan Accounting software) may be corrupted as a result. Additionally, system files necessary for the operating system to run properly may be damaged, leaving your computer unable to restart properly.
2. Power surges. The power surge is a common problem caused by lightning. Your office has outlets designed to deliver 120 volts to electric devices. The current generated by a lightning strike can exceed several **million** volts. Your computer certainly cannot stand that kind of surge without sustaining damage.

The only certain way to protect your computer against electric anomalies is to unplug the computer. This means physically unplugging the computer from electric and network outlets until the severe weather has passed. However, this may not be practical for a business computer network. In this case, we have a couple of recommendations.

1. To guard against power outages, you need an Uninterruptable Power Supply (UPS). These devices contain backup batteries that continue to supply power to the computer if the power goes out. However, most UPS devices only provide power for several minutes. The good news is, a few minutes is generally more than enough time to complete a loan transaction, and shut the computer down properly.
2. Surge suppressors. These days, surge-protected power-strips are common office hardware, and easy to find at any office supply or computer supply store. These do not provide backup power, but they do provide protection against surges. However, the outlets on UPS devices are protected against power surges, making a UPS the ideal safety device for your server. It is FSS standard policy, for customers who purchase their computer network hardware from us, to sell a UPS for use with the server computer, and surge suppressors for the Client computers.

If you are uncertain what type of devices (if any) you are currently depending on, or have questions, about whether or not it protects you against power outages, or power surges only, please contact our staff at your earliest convenience. Don't take chances! Call 405-794-4900.