Coronavirus Update – March 18, 2020

With COVID-19 (Coronavirus) impacting the U.S., Vizo Financial and MY CU Services wanted to provide credit unions with some business continuity tips.

As always, our members are our top priority. While the impact of COVID-19 is uncertain, please know that we have a contingency plan in place to assist credit unions.

Notify Vizo Financial and MY CU Services
If your credit union has plans to close, anticipates issues, is processing work remotely or experiences extreme circumstances, please contact our team of corporate account managers at accountmanagers@vfccu.org. This will allow us to plan ahead and let us know who may need additional assistance.

In addition, please provide the best contact method to reach you for any questions or correspondence we may have related to your remote processing.

Wire Authorization Codes
We recommend that authorized credit union staff familiarize themselves with their wire authorization codes. If you do not have access to email or the internet, staff may call in domestic wire information and Western Unions to Vizo Financial.

Please note that you must have your authorization code on hand in order to perform wire and Western Union transactions over the phone. In addition, this is a dual control process, so both the initiator and the approver will need their authorization codes.

If you wait to have your authorization issued, it will be sent to your email address, which you may not have access to in an emergency. If a necessary staff member does not currently have an authorization code and you think they will need one, please complete the Wire Authorization Code Form to have an authorization code issued. We suggest that any wire authorization codes be requested as soon as possible to ensure that the necessary credit union staff have them.

ACH Contingency
If your credit union already has an ACH contingency plan set up to retrieve files, you may want to consider enacting that plan in case of emergency due to COVID-19.
**Accessing Zephyr**
Credit union staff can access Zephyr from any source that has internet access. However, you must have a way to access your credit union email account or the email that is tied to your Zephyr user account if you are not utilizing your regular, trusted computer.

If you are using a computer or mobile device that is not located within your credit union, you will receive an email from Zephyr with a one-time code. In order to access the system, you will need to enter the code and go through additional multifactor authentication steps. This is a security measure and will be similar to the process you followed during initial login and setup of your Zephyr username. If users are unable to access the secure email, please contact member services and a one-time code to bypass the secure email will be provided.

**Zephyr User Permissions**
We suggest performing a quick review of the Zephyr user permissions you’ve put in place for your credit union team members. If there is the potential that staff will need to perform Zephyr-related functions that they don’t normally have to due to the emergency situation, it would be advisable to grant those staff members additional permissions and access they’ll need in advance.

Please keep in mind that permission changes require dual-authentication from two Zephyr administrators. If connectivity becomes a problem and two administrators are not available, you may be unable to provide new permissions to your users as needed.

**Alogent Image Capture**
For Alogent remote capture users, if you will be working from home and need access to IP Admin on a laptop, purchasing an additional IP Admin license is not required. MY CU Services can temporarily transfer licenses from one PC to another. Please contact us at (888) 985-7280, option 4 and provide the existing PC name where IP Admin is installed and the PC name of the laptop or other PC where you would like to transfer access to IP Admin.

**Resources**
Vizo Financial and MY CU Services have created several guides to assist credit unions with our online services. These guides are available via Zephyr. Simply log in to Zephyr and select the Documents tab on the left and click View Documents from the dropdown list. The guides are listed under the following headings: MY CU Services Product Guides, Vizo Financial User Guides and Zephyr User Guides. Please note that there are three pages of resources and you may need to view each page. Guides include but are not limited to Wires, ACH, Zephyr, International Wires, Cash Services and Positive Pay.

**Service Contact Information**
Vizo Financial and MY CU Services are here to assist your credit union during this time. Please call us (800) 622-7494 or (888) 985-7280 for assistance.

*Sincerely,*
*Vizo Financial and MY CU Services*