



Business Continuity Plan

Disaster Recovery and Service Availability

Version: 1.0 Date: April 2026 Classification: Confidential

Executive Summary

ScamZero provides a white-labeled scam verification portal for credit unions, universities, and other organizations. This Business Continuity Plan outlines how ScamZero maintains service availability and recovers from disruptions.

- Built entirely on Cloudflare's globally distributed edge network
- No single point of failure in our architecture
- Service is non-critical to customer core operations (advisory/educational only)
- **Recovery Time Objective (RTO):** < 4 hours
- **Recovery Point Objective (RPO):** < 1 hour

Infrastructure Architecture

Cloud Infrastructure

ScamZero operates entirely on Cloudflare's enterprise platform:

Component	Service	Redundancy
Application Logic	Cloudflare Workers	300+ global edge locations
Database	Cloudflare D1	Automatic replication
File Storage	Cloudflare R2	Multi-region redundancy
Static Assets	Cloudflare Pages	Global CDN
DNS	Cloudflare DNS	Anycast network

No On-Premise Infrastructure
ScamZero maintains no physical servers, data centers, or on-premise infrastructure. All systems run on Cloudflare's SOC 2 Type II certified infrastructure.

Service Criticality Assessment

Service Classification: Non-Critical

ScamZero portals are **advisory and educational tools**. If ScamZero is temporarily unavailable:

- ✓ Customer core banking operations are unaffected
- ✓ Members can still contact customer support directly
- ✓ No financial transactions are blocked or delayed
- ✓ No member account access is impacted

Impact Analysis

Downtime Duration	Business Impact
< 1 hour	MINIMAL - Most users won't notice
1-4 hours	LOW - Members use alternative contact methods
4-24 hours	MODERATE - Customer notified, alternative guidance provided
> 24 hours	SIGNIFICANT - Escalation to leadership

Recovery Objectives

Recovery Time Objective (RTO)

Target: < 4 hours

Given our serverless architecture on Cloudflare, most disruptions are automatically handled by Cloudflare's infrastructure. Manual intervention is rarely required.

Recovery Point Objective (RPO)

Target: < 1 hour

- Database backups occur continuously via Cloudflare D1
- Configuration and code are version-controlled in Git
- No customer data loss expected in any failure scenario

Disaster Scenarios & Response

Scenario	Likelihood	Response	Recovery Time
Cloudflare Regional Outage	Very Low	Automatic failover to other edge locations	< 5 minutes (automatic)
Cloudflare Global Outage	Extremely Rare	Wait for Cloudflare restoration	Dependent on Cloudflare (historically < 2 hours)
Code/Configuration Error	Low	Rollback via Cloudflare dashboard	< 15 minutes
Database Corruption	Very Low	Restore from D1 point-in-time recovery	< 1 hour
Security Incident	Low	See Incident Response Plan	Variable based on severity

Communication Plan

Internal Escalation

Severity	Response Time	Escalation
Critical (full outage)	< 15 minutes	CEO + Engineering Lead
High (partial outage)	< 1 hour	Engineering Lead
Medium (degraded service)	< 4 hours	On-call engineer

Customer Communication

- **Status Page:** Updated within 30 minutes of confirmed incident
- **Email Notification:** Sent to customer admins for incidents > 1 hour
- **Post-Incident Report:** Provided within 5 business days for significant incidents

Testing & Maintenance

BCP Testing

- **Annual Review:** Full BCP document review and update
- **Quarterly:** Verify backup and recovery procedures
- **As Needed:** Post-incident review and BCP updates

Cloudflare Dependency

ScamZero relies on Cloudflare's business continuity measures. Cloudflare maintains:

- ✓ SOC 2 Type II certification
- ✓ ISO 27001 certification
- ✓ 99.99% uptime SLA
- ✓ Global anycast network with automatic failover

Roles & Responsibilities

Role	Responsibility
CEO	Overall BCP ownership, customer communication
Engineering Lead	Technical recovery, incident management
On-Call Engineer	Initial response, escalation

Questions?

For questions, contact security@scamzero.com

ScamZero

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