Meritrust Credit Union is Focused on Customer Satisfaction and Talari’s SD-WAN Solution Helps Them Succeed

Meritrust Credit Union Background
Chartered in 1935, Meritrust is the largest credit union in Kansas with more than $860 million in assets, 220 employees and 14 branches, mostly in and around the Wichita area. Meritrust was ranked among the top 20 best-performing credit unions in the nation by SNL Financial. They are dedicated to providing the best customer experience for their 75,000 members. However, the basic structure of Meritrust’s Wide Area Network (WAN) left it vulnerable to outages that could negatively affect customer experience, as well as employee productivity.

Meritrust Credit Union’s Challenge
Each of Meritrust’s 14 branches was connected to the data center over a single 1.544 Mbps T1 circuit. If a link went down, that branch would lose connectivity to both applications and data hosted at the central site. Even the branches ATM machine would be affected, leaving customers unable to complete transactions. Current account information would become unavailable to members visiting the local branch. Tellers would have to prepare hand-written receipts and then manually post transactions after the circuit was restored. Such outages created confusion and frustration for members and caused a lot of needless work for employees.

The IT group considered deploying a wireless card at each branch to provide a backup circuit for the T1. But the cost of supporting this failover infrastructure network-wide was not insignificant, particularly considering the wireless bandwidth would only be utilized when a T1 link went down.

The IT team also considered replacing the T1s with Metro Ethernet, but this would have added significant costs without the benefit of a backup circuit. “It didn’t offer the level of survivability we were looking for,” said Wade Bruendl, Senior Vice President of Information Services/CIO with Meritrust Credit Union.

Talari Solution
After searching the market, Meritrust Credit Union found Talari, which delivered a cost-effective failover solution that also provided full-time bandwidth utilization of DSL or cable backup circuits, as well as encryption to meet compliance requirements. Talari gave Meritrust Credit Union the survivability it needed to ensure customer satisfaction and employee productivity, plus additional bandwidth to satisfy increasing demands for throughput.

Having a disaster recovery plan is essential for every financial institution, and Meritrust Credit Union is no exception. Meritrust maintains a primary data center facility and a D/R site at one of their larger locations. Talari’s Geographic High Availability feature was used to support the automatic failover of the primary to the secondary data center. Since Talari Appliances can function at an active client location while also being a standby D/R solution, Meritrust did not have to buy two units for the site, which gave the credit union an added measure of cost savings.

“We look for products delivering on what they say and providing the service to back it up. That’s what we found with Talari.”
Wade Bruendl
Senior Vice President of Information Services/CIO
Meritrust Credit Union
During the very first week of Meritrust Credit Union deploying the Talari solution across its network, one of the T1 links went down. Had this occurred a week sooner, the entire branch would have been cut off from the data center, creating havoc with employees and any customers who were conducting business at the branch. Instead, it was a non-event for everyone, including the IT team. "Because Talari was there, no one at the branch noticed," said Bruendl.

**The Bottom Line**

Meritrust clearly achieved a number of goals by deploying the Talari SD-WAN solution across its network:

- **Improved customer experience** - The occasional failure of a T1 line no longer leads to business interruptions at branches, effectively raising the level of service provided to members and accomplishing Meritrust’s goal of putting members first.

- **Higher productivity** - Customer-facing staff at branches are no longer subjected to work-arounds and redundant tasks, and IT professionals must no longer divert their attention to managing outages caused by T1 failures.

- **More bang for the buck** - By choosing Talari over Metro Ethernet, Meritrust Credit Union received more bandwidth for fewer dollars, enabling it to control expenses while meeting future needs.

- **Fully integrated disaster recovery strategy** - Talari’s built-in High Availability feature ensures a smooth switchover to the backup data center, providing an additional dimension of availability.

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**About Talari**

Talari, the leading provider of Software Defined WAN (SD-WAN) solutions is changing the way companies think about, create and manage their WAN by giving the network brainwidth. Only Talari’s THINKING WAN proactively manages capacity, reliability and performance, packet by packet—to keep critical applications running, reduce costs, and liberate IT to innovate new ways for the company to be brilliant.

To learn more about Talari, visit [www.talari.com](http://www.talari.com).

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