



Customer Case Study

Minnesota Community Banks

Investment in a Talari SD-WAN Pays Dividends

Protecting consumer deposits is the FDIC's main business. Created by the federal government in 1933 after the Great Depression, the FDIC examines state-chartered banks regularly to identify potential weaknesses that could negatively impact consumers. The FDIC has begun keeping a watchful eye on all banks' network services, scrutinizing disaster recovery plans, vendors and business continuity strategies as technology has become integral to business.



Executive Summary

Company

Lake Area Bank and Roundbank

Location

11 branches total

Key Applications

VoIP, teller applications and document scanning

Challenge

Fulfill FDIC business continuity requirements and prevent network downtime that disrupt day-to-day banking business

Solution

Talari SD-WAN

Results

- Meet FDIC requirements for business continuity and disaster recovery
- 50% savings on broadband compared to leased lines
- 6X reduction in bandwidth cost at key sites
- Cut helpdesk calls to zero for network issues
- Reliable voice, scanning and online teller performance

Business applications are critical to fulfilling a broad list of customers' requests both in the branches and online, and banks are under pressure from all sides to prevent network downtime. Lake Area Bank, located in the northeast suburbs of St. Paul, and Roundbank, located in southern Minnesota, were experiencing network performance issues and downtime at all the wrong times. The banks needed to improve network reliability to meet FDIC requirements and customer expectations.

In back-to-back months, one of the Roundbank branches struggled through a five-day outage, and two Lake Area Bank branches were down intermittently over a three-day period. The outages were disrupting customer interactions and preventing employees from handling basic services.

Andrea Martfeld, Vice President and Information Technology Officer at Lake Area Bank and Roundbank, knew she could purchase more bandwidth to service the two banks, but she didn't want to add ongoing monthly costs. Instead, she developed a long-term network strategy to optimize bandwidth and create an intelligent, reliable wide area network. With a high-performance network, Lake Area Bank and Roundbank can continue to offer highly personalized service to the individuals, families, businesses and farmers in the communities they serve.

Gaining WAN Bandwidth and Reliability

Together, Lake Area Bank and Roundbank deliver friendly, customer-first banking services to more than 26,000 customers across 11 branches and online. For more than

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a decade, T1 lines had served the multiple branches well, supporting internal voice calls, the online teller app, and more. But with a new document scanning effort and other paperless initiatives, network performance started to drag, which negatively impacted the user experience.

"We launched a project to scan all loan and deposit documents," says Martfeld. "The slow network performance brought the project to a screeching halt. Looking at items digitally was miserable, and even Windows updates on Patch Tuesdays were a problem. Some locations couldn't make telephone calls because conference calls were using all the bandwidth. We had to find a workaround to improve network performance."

Martfeld began outlining a methodical roadmap that aligned user and customer needs with network services. "One thing I didn't want to do was add more T1 lines.

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They didn’t really substantially increase bandwidth, and we would not get much more for the cost,” she says.

The search was on for alternatives that would give her the bandwidth and reliability she needed. “After looking at different options, I found that Talari met our bandwidth, reliability and disaster recovery needs,” she says. “When I compared purchasing more T1 lines vs. using broadband and Talari, it was a much better investment. I knew I found a solution for our network problems.”

From High-Alert Red to Safety-Zone Black

The Talari SD-WAN solution was first deployed at one Lake Area Bank location and three Roundbank branches, along with inexpensive broadband connections. “Adding Talari immediately slowed the number of user complaints we were receiving,” says Martfeld. “We haven’t experienced any downtime since deploying Talari.”

Talari brings real-time, packet-level intelligence to the network, creating a Software Defined WAN (SD-WAN) that results in increased capacity, improved reliability, higher quality and lower costs. With Talari, applications are not impacted by underlying network issues, allowing the business to run at full speed. By measuring latency, packet loss and jitter on each path, Talari reroutes traffic along the best pathway so that users experience the best possible performance and do not notice network link outages from downed service provider lines.

Talari gave the banks the WAN resiliency they had been missing. Talari made a drastic improvement at the Roundbank branch with chronic downtime. “When the T1 line goes down now, no one notices,” says Martfeld. “After adding Talari, we haven’t had any downtime at that troublesome branch location, and we haven’t had that kind of uptime and reliability for 10 years.”

Lake Area Bank and Roundbank will showcase Talari and the network’s newfound reliability and uptime during the next annual FDIC examination. “In previous exams, the FDIC was concerned that we had a single point of failure at every location. They made strong suggestions for a business continuity plan, and I knew it would be a requirement soon. With Talari, we can show we have a plan in place for business continuity, and it supports our disaster recovery strategy,” says Martfeld.

Martfeld relies on reports from Talari to show the Board of Directors how they are responding to users and customers. When the

Board requested helpdesk stats, for example, Martfeld ran a report that showed that only one ticket was filed since deploying Talari. “We were having lots of helpdesk calls about how slow the network was,” she says. “We solved those issues with Talari.”

The banks’ business applications are performing much better. “The tellers no longer say ‘My computer is slow right now, and it will be back up soon.’ That’s a huge benefit for us,” says Martfeld. Internally, on-network VoIP calls are not dropping. “Calls used to cut out all the time. I’m not receiving any complaints now about dropped calls.”

The banks have seen a productivity boost as employees return to projects that they previously postponed because the network was too slow. “People would quit scanning documents because it took too long. Since we installed Talari, the scanning station is back in action,” says Martfeld.

A Deposit at Every Branch

The banks’ IT team spends fewer hours on the phone with its service providers. “Downed T1 lines wreck the whole day. It’s great not having to deal with that,” says Martfeld. “Having Talari allows our network administrator to get off the phone with service providers and focus on other proactive activities.”

Martfeld plans to add Talari at all Lake Area Bank and Roundbank locations in the coming months. “Talari has made a world of difference in how we do business,” she says. “We want all our branches to have the benefits that come with Talari, and it will help us be prepared for ongoing FDIC exams.”

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About Talari Networks

Talari Networks, the trusted SD-WAN technology and market leader, engineers the internet and branch for maximum business impact, delivering superior application reliability and resiliency, while unlocking the benefits of branch consolidation. Incorporating years of innovation into five generations of product, Talari is deployed across thousands of sites in 40 countries.

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