BRINGING SECURE INTERACTIVE FINANCIAL SERVICES TO RURAL REGIONS

STAR
Bank | Insurance | Private Advisory

INDUSTRY
BANKING AND FINANCE

HEADQUARTERS
FORT WAYNE, IN

CHALLENGES
- Expensive and inflexible legacy MPLS network
- Transport availability limited the ability to deploy to new sites
- Video usage required increased levels of bandwidth, which was costly and not reliable
- All private network traffic must be encrypted

RESULTS
- Protect Existing Infrastructure Investment During Migration
- Low Cost Redundancy for Business Continuity
- Deploy New Sites Anytime, Anywhere
- Network Visibility and Control
- Encrypted all private network traffic
- Secure and Optimized connections to Cloud services

Sometimes a human touch is needed, and with SD-WAN, STAR Financial brought a friendly face to its customers using video-enabled ITMs in remote areas.

Problem Situation

STAR Financial Bank provides in-branch and kiosk banking and financial services to its customer-base. Banking services were provided using a combination of locations such as branches, insurance offices, automated teller machines (ATM) and interactive teller machines (ITM). Based in Indiana, the majority of its customer-base live in rural areas. This creates obstacles in setting up a reliable and secure banking infrastructure as bandwidth availability is limited. With an initiative to expand its service availability to even broader markets, STAR Financial needed to reconsider its existing infrastructure that was based on legacy devices and connections such as MPLS and routers.

To continue to offer an exceptional user experience to its customer base, STAR Financial planned to expand its deployment of ITMs. ATMs and ITMs offer very similar services, but ATMs do not require human interaction, whereas ITMs offer a direct connection to a live banker via a video connection. Because video has much higher bandwidth requirements than voice or data traffic, STAR Financial was running into network issues.

To streamline the management of its core business, STAR Financial was undergoing a migration to the cloud in adopting Office365, which required continuous cloud access. In addition, as with any financial institution, STAR Financial was required to abide by cyber security regulations, which required that data needed to be encrypted at all times.

STAR Financial began exploring alternate solutions to support its current business and its expansion plans. Increasing its bandwidth availability across its existing legacy infrastructure was prohibitively expensive. In addition, the legacy infrastructure often had outages or long latency during video and voice calls. With a focus on providing an exceptional customer experience, delivering a clean video experience was a critical component, and STAR Financial required that the alternate solution would need to be robust, flexible, and easily deployed.

Requirements for the new solution included:

- Expanded significant bandwidth to support video, voice, and data without compromising quality
- Visibility and management of network performance
- Provide cost savings over existing infrastructure
- Support redundant connections for load balancing and failover

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"In partnering with Breeze Networks and deploying SD-WAN, we were able to remove the legacy shackles that held us back from doing business faster, being responsive, and proactively addressing issues."

BRIAN AVERY
SYSTEMS AND INFRASTRUCTURE MANAGER
STAR FINANCIAL

Solution Selection and Implementation: LincLogix and VMware NSX SD-WAN by VeloCloud

STAR Financial turned to LincLogix, the managed service provider it had partnered with for six years, to manage its infrastructure. LincLogix suggested SD-WAN as a viable alternative that would satisfy the requirements STAR Financial had set forth.

VMware NSX® SD-WAN by VeloCloud™ was selected because of its feature set, its full cloud deployment architecture, ability to encrypt traffic, ability to optimize and secure connections to cloud services and because it is an OPEX offering, creating financial flexibility that STAR Financial found attractive.

Following the discussions with LincLogix, a proof of concept (POC) was initiated at a select group of sites, running over public and private networks. In short order, STAR Financial had positive results that included network visibility, increased application performance, additional connectivity options and easy and fast deployment. With this success, STAR Financial decided to roll out SD-WAN across its entire network in a phased approach.

Protect Existing Infrastructure Investment During Migration

STAR Financial had invested heavily in Cisco branch routers at each site as well as training for its staff to become Cisco certified, which is a standard requirement to ensure contracts and coverage remain current. As a result, STAR Financial was apprehensive about migrating away from its existing router-based infrastructure. However, it was running into limitations to applications because they could not be run over T1 connections. Ethernet was considered as an alternative but eliminated due to cost.

By working with LincLogix and NSX SD-WAN, STAR Financial was able to realize the full value of its branch router investment. SD-WAN did not immediately replace the routers. It was deployed alongside the routers, and only when the routers end of life (EOL), the routers would be removed and SD-WAN will remain. During this overlap period, STAR Financial realized that SD-WAN handled full routing capabilities and the branch router was not needed to perform this activity. In addition, STAR Financial shifted its MPLS network to a month-to-month model so as contracts expired, they could be terminated, thereby reducing costs further while protecting the existing investment.

Low Cost Redundancy for Business Continuity

Redundancy of network connections to ensure 100% business continuity was important to STAR Financial. Prior to deploying SD-WAN, it researched adding additional lines to its existing MPLS infrastructure, but it quickly became apparent that this alternative would cause costs to skyrocket, in most cases, doubling.

Instead, through conversations with LincLogix and VeloCloud, now part of VMware, it was determined SD-WAN offered a cost-effective alternative in which each site used two bandwidth connections of any quality. The NSX SD-WAN Edge was able to optimize and aggregate the bandwidth connections using its Dynamic Multi-Path Optimization to improve all network traffic transport. The NSX SD-WAN Edge was also to intelligently failover from one to the other in the case of an outage, ensuring that business continued without disruption.

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Deploy New Sites Anytime, Anywhere, Securely

Many of the markets served by STAR Financial are very remote, meaning that obtaining a connection of any sort can prove difficult and can reduce the options where STAR Financial is able to install a new site. Additionally, all STAR Financial core financial data is stored at its primary data center, necessitating that all connections be secure.

With NSX SD-WAN this is no longer a concern becasue it can use any broadband connection available, with any connectivity, such as wireless, broadband, or DSL. With this structure, STAR Financial is able to spin up new locations anywhere it wants and any time the market demands. Security is also ensured because NSX SD-WAN has robust protocols and built in firewall capabilities.

Network Visibility and Control

The NSX SD-WAN Orchestrator is the single-pane-of-glass management portal that is used by both LincLogix and STAR Financial's team to manage the network. As all sites on the network are connected into the Orchestrator, every member of the team is able to get a clear view into network performance, to identify issues, and proactively troubleshoot problems to ensure that business continues to run smoothly.

Using the NSX SD-WAN Orchestrator, STAR Financial is able to set rules on the prioritization of network traffic to ensure that the most important is delivered at all times. With its ITMs, this is important because customers have been conditioned to interact with live people. If the video component of a site is not working, the customer is unable to have that experience. The Orchestrator prioritizes this traffic delivery and alerts IT staff if there is a problem with the connection.

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