Case Study

fiserv.

Wayne Bank

Bank Improves Network Security, Speed and Resiliency With Sentry℠ From Fiserv

When Wayne Bank partnered with Fiserv to modernize its network, it enhanced network performance, streamlined vendor management and optimized internal resources.

Faced with the imminent end-of-life of their network infrastructure, Wayne Bank saw an ideal opportunity to modernize its network and position itself for the future.

Wayne Bank has 27 branch locations, many of which are in rural areas with limited internet services and bandwidth options. Slow internet speed and frequent interruptions were causing timeouts, sometimes on a daily or weekly basis, which led to employee and customer frustration.

In selecting a new network solution, the bank had several requirements:

- Automatic reporting on network incidents and threat prevention that satisfied regulatory requirements

- High availability

- Support of cloud and high-bandwidth services including video and VoIP

- Single point of management for the entire network including security

- Fast onboarding of new branches

Selecting a Technology Partner

After an extensive two-year evaluation process during which the bank reviewed numerous managed network and managed

Client Profile

Wayne Bank was founded in 1871 as Wayne County Savings Bank, located on Main Street in the heart of Honesdale, PA. The bank has over $1.2 billion in assets. Norwood Financial Corp., a bank holding company, was created in 1996 with Wayne Bank as a subsidiary. Stock is traded on NASDAQ under the symbol NWFL.

Wayne Bank now has 26 Community Offices in two states and seven counties, including Wayne, Pike, Monroe, Luzerne and Lackawanna Counties in Pennsylvania, and Delaware and Sullivan Counties in New York State. Despite its growth, Wayne Bank still takes great pride in greeting most of their customers on a first-name basis and is eager to provide new customers with outstanding personal service.

security service proposals, Wayne Bank selected Sentry, a portfolio of IT managed services including network services, to implement a meshed DMVPN WAN solution.

Factors the bank deemed critical during vendor evaluation included track record, technical expertise, ability to integrate chosen security solutions, project planning expertise, service culture and telecom expertise.

A Single Point of Contact

Another important consideration for Wayne Bank, according to both Eli Tomlinson, senior vice president, information security, and John Baker, network manager, was to have one technology partner who could provide both network and security services. "Threats are hour by hour now and there's no way we're keeping up on everything. We get our FS-ISAC alerts and we don't have the resources to research them hour by hour, day by day," said Tomlinson.

In the end, the bank got the technology solution and the partner they were looking for. "What senior management wanted was a technology partner that was going to be around for the foreseeable future," Tomlinson said. He added, "Partner strength was a critical component."

The Need for Backup

Another important consideration was whether the provider could operate as a legitimate backup operation if the bank lost its information technology talent. "Fiserv has a geographically-diverse organizational structure and very talented people who clearly know what a bank network needs," said Tomlinson. "We now have the best of both worlds, knowing that we have this additional support and monitoring from a vendor that is even more capable than we are."

Partner Reputation

The business relationship between Wayne Bank and Fiserv is a high priority with senior management. The strength of Fiserv in the financial services industry and knowledge of audit and regulatory requirements was the number one advantage, according to Tomlinson.

A Smooth Implementation

Once implementation of the new network began, Wayne Bank knew it had chosen the right technology partner.

According to Tomlinson, it was a textbook example of how to do project management. "I've never had a project as well documented as this one," he said. "There wasn't anyone else who could have done the project as well." Close communication between Fiserv and the bank staff was a key reason for the project's success. No question went unanswered.

Immediate Success with Sentry Network Services

Once the new network was live, the first thing Tomlinson noticed was improved reporting capability. "I was suddenly able to give more in-depth reports to directors. This was one of the main goals of the project and one of the instant benefits after the implementation." The bank gets a monthly bandwidth report from each of the branches, and every two weeks they get a perimeter vulnerability scanning report.

Performance of other applications improved and all applications started to run more efficiently. The project also added redundancy – the bank now has two lines from two different carriers that could fail over each other.

Although downtime still occurs at some of the branches that are in more remote locations, the downtime lasts for just five minutes on a Sunday when the bank is closed versus four hours on a Thursday afternoon with their old system.

The bank's patch management previously was unable to update during the day, but with the new WAN solution, branches update without interruptions or noticeable lags in the system. The monthly patch cycle previously started downloading patches on a Tuesday at 9:00 p.m. and did not finish downloading until Wednesday night or Thursday morning. During this time, employees would complain about network performance due to the demand on the already unreliable network. Now the download starts at 9:00 p.m. and finishes at 11:00 p.m. the same night.

Future Enhancements

With a reliable and secure network, Wayne Bank is looking to the future. It can finally implement time-saving applications such as Teller Source CaptureTM from Fiserv, which is sensitive to interruptions in network service. Teller capture is the process of capturing checks and related items on a scanner at the teller window in the branch.

Wayne Bank also plans to improve its telephony solutions, video conferencing and high-bandwidth cloud-based services, which the old network design was unable to support.

Challenge

Faced with the end-of-life of its network equipment, Wayne Bank saw an opportunity to modernize its network infrastructure and security services at the same time.

Solution

After an extensive evaluation of vendors, Wayne Bank chose Sentry to deliver a fully-managed, meshed DMVPN WAN solution.

Proof Points

- Network downtime reduced from four hours to five minutes

- Patch updates reduced from thirty six hours to two hours

- Automatic network scan and security reporting

- High availability network that can support teller capture

- Modern, resilient infrastructure to support future video, voice and cloud-based applications

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