

Liberty Bank

Banking is an industry that hinges on fast, reliable information access and superior customer service. Adopting new technologies that enable a variety of services is crucial to being a viable market player. When its legacy ATM servers and software were unable to keep pace with changing customer needs, Liberty Bank turned to NEC. The bank decided to combine the deployment of a new ATM software application on a NEC Fault Tolerant (FT) server platform to deliver increased ATM uptime, it improved customer service and maintained their competitive advantage.

CHALLENGE

Established in 1825, Liberty Bank is Connecticut's oldest mutual savings bank, with more than \$2.1 billion in assets and 34 banking offices throughout the central, eastern, and shoreline areas of the state. Liberty Bank offers the full spectrum of financial banking services, including consumer and commercial banking, home mortgages, insurance and investment services.

Liberty Bank has always kept ahead of the technology curve by adopting new technologies quickly. For example, Liberty Bank was one of the first banks to deploy ATMs based on frame relay technology. It also was one of the first banks to convert its ATMs to the Domain Naming System (DNS), which provides more flexibility for deploying and maintaining ATMs. However, as Liberty Bank expanded its services and as its customer base grew, it found that its IT infrastructure was struggling to keep pace. The ATM server was experiencing too much downtime, causing Liberty Bank's ATMs to go out of service — a huge drawback when customers expect around-the-clock access to their accounts.

Liberty Bank's ATMs were being driven by PACE, a software system produced by ATM manufacturer Diebold. PACE was running on OS/2, a legacy IBM operating system that was being phased out, and the software could not support compliance requirements set forth in the Triple DES encryption standard mandated by Mastercard and Visa.

Diebold was working with Mosaic to develop a new software platform called Postilion. Postilion would help Liberty Bank reduce transaction processing costs, speed time to market for new products and offerings, and enable the bank to more accurately analyze customer transactions and business opportunities. But to run it, Liberty Bank needed a more robust server solution that would provide maximum uptime and reliability, as well as support for the new ATM software.

SOLUTION

Rather than going with a turnkey solution, Liberty Bank decided to deploy the NEC Express5800/320Lb Fault Tolerant (FT) server to run its ATM application. The FT server consists of 4 x 1U modules – 2 are CPU modules and 2 are IO mods. Each of these sets of two modules run in lock-step, meaning that if anything happens to the hardware on one unit, the other continues without a moment of failover to prevent the loss of application or data. The rack-mountable server runs Microsoft® Windows® 2003 and is configured with up to 6 GB of memory and 6 physical hard drives.

NEC's FT solution was attractive because it delivers up to 99.999% uptime, and Liberty Bank had experienced issues with server downtime in the past. The Express5800/320Lb offers one of the the highest levels of system availability and data integrity for Windows environments. All components are hot-swappable, so Liberty Bank's IT staff can replace modules without incurring any ATM downtime. Integrated NEC ESM PRO® Server Management software allows Liberty Bank to remotely monitor, analyze and manage the FT

server in a lights-out environment. Furthermore, because NEC's servers don't require an expensive on-site service model, they proved more affordable.

"The NEC Fault Tolerant solution had everything we wanted and a similar price point, plus NEC's reputation for reliable server solutions," said Chuck Pennewill, Vice President and Manager of Liberty Bank. "NEC's self-maintenance service model will also reduce complexity and costs while letting us maintain consistent operations. We can simply swap out and mail in failed drives for overnight replacement, without interrupting operations, which is far less expensive and less intrusive than the on-site monitoring necessary with other server solutions."

BENEFITS

With the Fault Tolerant server hosting its ATM applications, Liberty Bank benefits from reduced downtime and the ability to offer increased service to customers. Since deployment, the FT's reliability and service model were put to the test when a drive failed. Liberty Bank was able to swap out the drive and send it in for a replacement without experiencing any downtime. The bank's ATMs continued to function, despite the failed drive, so that customers could continue to access their accounts. With customer service intact, transactions could continue, minimizing the impact to maintenance and profitability.

"Our previous server just wasn't able to provide the level of service our customers expect," said Pennewill. "With NEC, we can enable increased ATM operation, even if a server fails."

Liberty Bank is currently in the early planning stages of developing a disaster recovery strategy and plan to further protect its ATMs in the event of environmental disasters. The NEC Fault Tolerant Disaster Recovery capabilities will be a key element in enabling this strategy.

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