

**Industry**

Financial Services

LocationsMinnesota, Arizona,
Florida, Georgia**Founded**

1912

Cool Fact

Ranked #1 in ICBA Independent Banker's 2015 "Best of the Best" based on Return on Average Assets among banks with \$1 billion or more in assets

Websitewww.stearnsbank.com**Ecessa Product**WANworXTM

September 2016

Case Study

Stearns Bank

*Partners with Ecessa for Secure Connections Using SD-WAN***The Company**

Stearns Financial Services Inc. (SFSI) is a \$1.9 billion well-capitalized, independent financial holding company based in the Midwest. Stearns specializes in small business lending and equipment financing nationwide and has a tradition of delivering outstanding customer service with customized finance solutions.

The Challenge

Stearns Bank continuously strives to improve its operations, including its systems and networks. Stearns Bank installed a new hyper-convergence solution at one of its data centers in order to do real-time backups of critical data. Stearns found that to support this data center-in-a-box they needed more bandwidth.

Stearns did not have the ability, however, to get high speed MPLS links between its two data centers. "One of our data centers has limited options from a local telco. We were running on a bonded T1 at 3 MB and that wasn't fast enough for even our day-to-day operations. Productivity was suffering because of speed," said Jeff Nelson, Sr. Network Infrastructure Engineer at Stearns Bank.

Banking industry privacy and compliance guidelines prevented Stearns from simply adding high speed public internet to augment their bandwidth. Finance is a heavily regulated industry. The Gramm-Leach-Bliley Act, also known as the Financial Modernization Act of 1999, includes data security provisions to protect consumers' personal financial information held by financial institutions.

Stearns Bank needed to add bandwidth in a way that ensured safeguards to meet the needs of its customers and satisfy banking regulators.

The Solution

Stearns Bank was working with Advanced Communications Consulting (ACC) for WAN infrastructure and telephony. "As the primary consultants and telecom service brokers for Stearn's Bank, my client relies on ACC to ensure the networking products and services they order improve the way they do business. They expect reliability, outstanding performance and, above all else, outstanding customer service," said Tony LeBlanc, President of ACC. "When Stearn's Bank asked us to design an affordable, high availability network solution connecting remote SANs, our first recommendation was an SD-WAN solution powered by Ecessa.



“The Ecessa unit was not the issue. In fact, the diagnostic capabilities of the Ecessa unit and the experience of the Ecessa team helped us uncover the real problem.”

Jeff Nelson,
Sr. Network
Infrastructure Engineer

Our past experience with Ecessa provided us a comfort level and reassurance that my client was not only getting an industry leading SD-WAN appliance, but most importantly were going to receive a level of customer service and support that is unmatched in the industry today.”

Stearns installed two 100 MB Internet circuits, expecting to get a huge increase in speed. When the Stearns team tested the circuits prior to installing WANworX™, they saw the speeds they expected. Typical web-based speed tests, including the tests Stearns ran, are multithreaded, meaning the results are an aggregate of multiple tests run simultaneously. But that’s not the way SD-WAN works, and when the Stearns team connected the Ecessa unit, they were disappointed with the aggregated speeds.

The Ecessa support team worked with Nelson and the Stearns team to figure out exactly what was going on. Said Nelson, “The Ecessa team wasn’t willing to throw in the towel. We really had to think outside the box.” It took a lot of testing to uncover the problem, which turned out to be an issue with their carrier connections.

“The Ecessa unit was not the issue. In fact, the diagnostic capabilities of the Ecessa unit and the experience of the Ecessa team helped us uncover the real problem,” said Nelson. Instead of traditional multithreaded tests, which were delivering misleading results, they ran single-threaded tests over the carriers to be more representative of a true SD-WAN solution. Those tests revealed that the carrier connections themselves were less than adequate. It was a problem with peering.

When regional or small market ISPs need to connect to larger carriers, they enter into peering agreements. Depending on the terms, these peering agreements do not always favor the performance of the local ISP. Such was the case for Stearns Bank.

Stearns brought in another ISP at their headquarters to better peer with the ISP at their remote data center. As a result, throughput speed increased from 24 MB to about 90 MB, in keeping with expectations for encrypted traffic.

The Results

“We now have usable, secure bandwidth,” said Nelson. “With Ecessa’s SD-WAN solution we’ve gone from 3 MB to 90 MB while remaining 100% in compliance.” The solution also helps Stearns Bank meet guidelines set forth by the OCC and FFIEC for back up and disaster recovery testing. “Our data centers talk as if they’re in the same building. We can back up in real time, do disaster recovery testing and share databases between branches.”

Nelson also values the monitoring and reporting features of WANworX that take the mystery out of carrier performance. “The graphs of connections and throughput show us exactly what’s going on with our network.”

Stearns Bank can continue delivering outstanding customer service, confident in the performance and security of their network infrastructure to live up to their slogan, “We get the job done!”

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