



Cisco Helps Power First Ever Mobile Credit Union

Executive Summary

Customer Name

- People's Federal Credit Union

Industry

- Financial

Business Challenge

- Serve populations scattered throughout many small communities
- Grow and get new business in underserved areas

Network Solution

- Cisco® CallManager Express and Cisco Unity® Express
- Cisco 2811 Series Integrated Services Router
- Cisco Catalyst® 500 Series Switch
- Cisco PIX® 500 Series firewalls

Business Value

- Offer a full range of banking services directly to communities most in need, including outlying rural areas, rest homes, and anywhere else lacking convenient access to a bank branch

People's Federal Credit Union, a not-for-profit financial cooperative based in Nitro, West Virginia, has 26 employees serving the banking needs of thousands of local members. Founded in 1965, People's Federal strives to conduct business in accordance with its motto: "Where People Are Worth More than Money."

Visionary Thinking Drives Branch-on-Wheels

In a similar vein, Jeff Snider, the credit union's vice president of IT and marketing, is so inspired by a quote from author Terry Pratchett that he had it placed on the homepage of the credit union's Website last year: "It is well known that a vital ingredient of success is not knowing that what you're attempting can't be done."

It started with Snider's desire to find a way to better reach out to the underserved population scattered throughout the many small communities around the credit union's West Virginia home. He envisioned a mobile branch housed in a large recreational vehicle that would provide a nearly full range of banking services directly to the communities most in need, such as outlying rural areas, rest homes, or anywhere else lacking convenient access to a bank branch. He teamed up with Advanced Technical Solutions (ATS), a Cisco Premier Certified Partner and SMB Select Partner with a long history of serving small businesses in the area. The result is a showcase of Snider's visionary thinking, ATS's expertise and willingness to push technology into new areas, and the dramatically simple and powerful Cisco Business Communications Solution—the only known mobile 'branch on wheels.'

"I really wanted to find a way to serve our community," says Snider. "ATS has partnered with us for years and we have a good working relationship. They invited us to a Cisco 'NOW [Network on Wheels] Van' event that had a very futuristic, visually exciting presentation. It was also clear that Brian Sims, [vice president and network engineer for ATS] and his company are also very focused on the community and meeting its needs, so my associate Chaz Ervin and I sat down with them and explained my vision for this mobile branch."

Sims was intrigued by Snider's idea.

"Jeff really looked at the mobile branch as a way to grow and get new business, while at the same time really attending to underserved areas," he says. "No other credit union that I am aware of has the ability to say 'We can have a branch in your town tomorrow.' I didn't see any other community anywhere trying this innovative banking approach."

The teams exchanged ideas on how to make the mobile branch work. It was important to People's Federal that the mobile branch be as fully functioning as any neighborhood branch — which meant it had to support voice, video, and data networking. They

decided the best solution was the Cisco Business Communications Solution, a smart, simple, secure, and integrated set of products and services that fully optimizes businesses today and in the future. The scalable voice and data solution enables small and medium-sized businesses (SMBs) to control costs, be more responsive to customers, secure business assets, and improve operational efficiency.

“The Cisco Business Communications Solution is perfect for SMBs,” says Sims. “It provides tailored, purpose-built solutions at the right price for companies like People's Federal Credit Union, so they can directly address critical business challenges now and in the future.”

The Cisco Business Communications Solution includes Cisco CallManager Express and Cisco Unity™ Express, which are designed specifically for small offices and branch locations. Both are integrated inside a Cisco Integrated Services Router, making them easy to deploy and maintain. Cisco CallManager Express is embedded in Cisco IOS® Software and provides cost-effective support for IP telephony. Cisco Unity Express delivers affordable voice mail and automated attendant capabilities. In the mobile branch, these IP Communications products run inside a Cisco 2811 Integrated Services Router, which provides a single, feature-rich platform for data, security, voice, wireless, video and more.

It was clear that a satellite link was needed, so People's Federal spoke with other satellite users and searched for a satellite provider who could deliver what was required. In the end, the credit union went with a provider that had a Cisco network Multiprotocol Label Switching (MPLS) backbone so the entire project would be based on technology from Cisco Systems.®

'The Ability to Achieve Is Not Knowing You Can't'

Security is always a major concern in the banking industry, even more so when sensitive customer financial data is sent over a mobile network. Cisco PIX® 500 Series firewalls reside at the customer's corporate office and satellite network operations center to safeguard business information and voice traffic with IP Security virtual private network (VPN) encryption. The overall secure network-design recommendations deliver layered, comprehensive protection to the credit union and its members.

The mobile network also provides connectivity to the credit union's financial file-server system and its ATM. The People's Federal and ATS teams also designed a security system featuring live video feeds so that the mobile branch can be monitored directly from the credit union's headquarters.

Sims worked with Cisco to get early releases of the Cisco Catalyst® 500 Series Switch which provide all the functions that the mobile

branch requires for voice, video, and data, including Power over Ethernet (PoE) to phones. Additionally, People's Federal is testing the new Cisco Catalyst Express 500, a smart, simple, and secure entry-level PoE switch for small businesses. Sims found that he was able to set up security very quickly with the new switch, and Snider and his team have found that the Catalyst Express 500 is easy to set up, use, and maintain, and they compliment the firewall capability being used in the integrated services routers.

“The Cisco Catalyst Express 500 provides an outstanding switching alternative for new vans as it includes PoE and is simple to set up, configure while also cross-launching Security Device Manager, a Web-based device-management tool, so that we can manage our routing, switching, and security infrastructure from a single point.”

“Through the whole design process we were always working right on the edge of voice time-delay issues, but remained confident that it could be done,” says Sims. “Time and again, I'd come up with something else we'd want or need from this mobile branch, and Brian never said no. It just goes to show that sometimes the ability to achieve is not knowing what you can't achieve. A month into the project, Brian told me that he didn't think anything like this had been done before. I was really surprised! It made me feel good that we were trying something new and that we had a partner like ATS beside us.”

Snider also appreciates the consolidation of data and voice communications into an integrated Cisco Business Communications Solution because it provides the infrastructure for growth while reducing the number of devices the credit union will need to purchase, maintain, and manage, which results in lower operating and upgrade costs.

For his part, Sims loved the challenge of pushing technology into new areas.

“Cisco CallManager Express, Cisco Unity Express, the Cisco 2800 Series routers and uninterruptible power supply VPN tunnels were easy for us to deploy,” says Sims. “The only major challenge with the mobile branch project was getting the satellite piece operational for data traffic. We had to get creative with some of our voice ports and how we set individual phone lines, as well as how to connect to the phone system at the main office so we could keep the costs down.”

The groundbreaking mobile-branch project gained momentum, and Snider says each triumph was a cause for celebration.

People's Federal Mobile Branch Rolls to Success, Thanks to Cisco and ATS

"It's not just about the success of the mobile branch," says Snider. "It's about doing whatever it takes to make things work so that we can deliver something that's truly benefiting the community. We're looking at taking the mobile branch out to schools as part of a program to teach younger kids about money and banking."

Snider says that credit unions are sometimes seen as less able and less efficient than larger banks by the banking community. "Credit unions are seen as the 'little guys'," he says. And yet, People's Federal is using technology in an innovative way to better serve customers.

But Sims says this solution may not belong to the "little guys" for very much longer. He reports that a state agency recently looked at People's Federal Credit Union's achievement and was impressed with its potential for disaster situations, where a mobile command and work center could be deployed with connectivity back to the state or another government agency to provide real-time data, voice, and video to help with the recovery of any situation.

Sims credits Snider's vision and Cisco technology as critical to the success of the People's Federal mobile branch project.

"Cisco is the only business communications vendor out there that offers the entire solution we need to help our SMB customers be successful," he says. "Besides all the products, service and support options, and financing its offers, Cisco also provides tailored programs and incentives that help enhance its partners' profitability, while at the same time providing better service to the SMB customer. I firmly believe that IP-enabled platforms are the future. Over time, the Cisco Business Communication Solution will help SMBs evolve to a new level of performance with additional applications and more benefits."

"The Cisco Business Communications Solution is perfect for small to medium-sized businesses," says Brian Sims. "It provides tailored, purpose-built solutions at the right price points for companies like People's Federal Credit Union, so they can address critical business challenges directly."

For Snider and People's Federal, ATS and Cisco have enabled the fulfillment of a vision of reaching out to the underserved members of the credit union's community.

"As a not-for-profit entity, we continually look for ways to better serve not only our members but the communities that we're in," he says. "With this mobile unit, we can provide full banking services to people who are not close to any of our branches, as well as educate the community about banking and credit unions. This mobile branch really allows us to uphold our motto.

"ATS tailor-made this solution for us, and because we will want to incorporate IP telephony and converged networking for all our sites in the future, I know ATS and Cisco will be there to lead us."

This customer story is based on information provided by People's Federal Credit Union and describes how that particular organization benefits from the deployment of Cisco products. Many factors may have contributed to the results and benefits described; Cisco does not guarantee comparable results elsewhere.

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