



Federal credit union smooths path to nationwide expansion with business-driven SD-WAN edge platform

Bethpage FCU improves application performance and network availability across broad geographies; accelerates branch openings with Unity EdgeConnect

Credit unions are unique in the financial services industry. They're cooperative financial organizations, owned by their members, and focused on serving those members rather than stockholders. Among credit unions, Bethpage Federal Credit Union stands out for its philosophy that happy employees make happy members. The company works hard to foster employee satisfaction by creating a positive work environment, and providing

the tools and services needed to serve members with professionalism and efficiency. In today's digital age, that means running a robust IT infrastructure that connects users to applications across a reliable wide-area network (WAN).

Headquartered in Long Island, New York, Bethpage has a federal charter, meaning it can serve members anywhere in the U.S. To provide the scale needed to serve a nationwide business, Bethpage



INCREASED
AVAILABLE
BANDWIDTH 7X



IMPROVED APP
PERFORMANCE
30-40%



CUT SITE
DEPLOYMENT
TIME 83%

collaborated with two other credit unions to form a Credit Union Service Organization (CUSO)—Open Technology Solutions, LLC (OTS) in Colorado—which provides technology services to the three credit unions. Another CUSO in Maryland, S3, provides a call center, loan processing, compliance monitoring, and other services for the credit unions. All Bethpage retail branches connect to OTS, as well as S3, when servicing members.



Our tests clearly demonstrated the value of the EdgeConnect solution. We were able to load-balance traffic across both the MPLS and broadband links simultaneously to get the bandwidth utilization and redundancy we needed. We also liked that Silver Peak provides WAN optimization to reduce latency as part of a unified edge platform.

— Thomas Layer, Assistant Vice President of IT, Bethpage Federal Credit Union

This collaborative infrastructure provides a strong foundation for Bethpage to pursue new business opportunities. But it also presents IT with some challenges. Thomas Layer, Assistant Vice President of IT for Bethpage, explains, “When sending traffic across the country and back, you’re going to have latency. On Long Island, there’s really only one MPLS provider, and it’s expensive. We were very limited on bandwidth and struggled to get any level of redundancy.”

Overcoming WAN limitations

Most Bethpage retail branches are terminated with a 10 Mbps MPLS circuit, while the two corporate offices have 100 Mbps MPLS links. Backup for everything had been a T1 line, often from the same provider as MPLS. Layer recalls there were times when both primary and backup links were down, leaving branches essentially in the dark, frustrating employees and harming member satisfaction.



However, Layer saw a way to improve network availability and gain more performance at the same time: taking advantage of underutilized 60 Mbps broadband links in each office, used to provide members with guest Wi-Fi. He had been reading about software-defined WAN (SD-WAN) technology, and after considering Cisco, Talari, and Silver Peak, decided to evaluate the [Unity EdgeConnect™](#) SD-WAN edge platform from Silver Peak.

Improved application performance and network resiliency

In six short weeks, Layer and his team, in coordination with OTS, rolled out the EdgeConnect platform to all 32 Bethpage branches, two corporate sites, and the OTS data center. The existing 10 Mbps MPLS circuits are now bonded with 60 Mbps broadband links at the branches and enabled with the advanced SD-WAN capabilities provided by EdgeConnect, including [path conditioning](#), quality of service, and [dynamic path control](#). The team also implemented the optional [Unity Boost™](#) WAN optimization performance pack to accelerate key

applications and large file transfers. As contracts expire, the existing T1 lines are being phased out completely in favor of broadband.

In addition, because the EdgeConnect platform provides built-in routing interoperability at the WAN edge, Bethpage was able to retire a fleet of small conventional routers and rely on EdgeConnect to direct data traffic and connect voice calls through a separate VoIP router sitting behind the EdgeConnect appliance.

With a sevenfold increase in available bandwidth and the performance-enhancing capabilities of the EdgeConnect platform, application performance has improved 30 – 40 percent across the board. More-over, adding Boost reduced latency up to 85 percent for CIFS file transfers and Microsoft Exchange email. Layer remarks, “One of our strategic pillars is employee experience. When employees open their email or download attachments, they’re a lot happier now and can be more productive because the applications run smoothly, without the latency delays we used to see.”

He points out that improved resiliency of the WAN delivered some of the most visible impact. For example, a recent provider outage took down the MPLS circuits for all three credit unions associated with OTS. This resulted in a flood of calls from the branches—except the Bethpage branches. “For us it was a non-event,” Layer says. “All the traffic for our branches was rerouted over broadband, so no one in our offices even knew there was a problem. In the past, an outage like that would have been painful for employees trying to service members with no way to get their screens to come up. Instead, it was business as usual.”

With the network visibility provided by [Unity Orchestrator™](#), OTS now has real-time insights into application traffic flow, with the intelligence to pinpoint the source of problems. This

helped streamline the process of working with the network provider to restore service.

Greater agility to pursue business expansion

With its national charter, Bethpage continues to look for attractive new markets into which it can expand. The EdgeConnect platform supports this effort by helping accelerate bringing new branches online. Layer explains, “Trying to get an MPLS circuit into some locations can take three months. With EdgeConnect, we can bring up a new branch on broadband, which I can procure within a couple of weeks. Using Orchestrator, we can then use configuration templates to deploy the site in two to three

hours. Since EdgeConnect is agnostic, I can plug any type of connectivity into it. That agility is great.”

That agility, Layer emphasizes, brings IT and the business a number of important advantages. “My VP of retail operations is looking for opportunities in different markets—could be anywhere. We need to spin up new sites quickly to serve members, and we can do

that with EdgeConnect. I also want to leverage less expensive broadband instead of T1 to save money. And who knows now how much we will continue to invest in MPLS. Maybe we can scale back. Having that agility with EdgeConnect positions me to negotiate better with the MPLS provider and possibly achieve some additional cost savings in the future. In this way, IT can enable the business to pursue its growth strategy.”

For more information on Silver Peak and our solutions, please visit: silver-peak.com



Customer

Bethpage Federal Credit Union is a premier financial institution committed to enriching the lives of its members, employees and the communities it serves for over 75 years. Voted Best Place to Bank in New York for 2018 by *Money* magazine, Bethpage is a federally chartered credit union, available to people nationwide who open a \$5 dollar membership account. With more than 300,000 members, Bethpage is the largest credit union in the Northeast region, as well as the 16th largest in the U.S. In addition, as part of the national CO-OP network, Bethpage provides its members access to their accounts at over 30,000 free ATMs and 5,000-plus shared branches across the nation. A not-for-profit financial cooperative, Bethpage offers very competitive market rates, low fees, and world-class service, plus a full menu of personal and commercial financial services.

Challenge

Bethpage needed to increase WAN resiliency and available bandwidth to improve application performance across broad geographies, and enable greater agility to open new branch offices quickly as new market opportunities emerge.

Solution

Bethpage deployed the EdgeConnect SD-WAN edge platform at all 32 branch locations, as well as two corporate sites and a remote data center.

EdgeConnect bonds existing 10 Mbps MPLS circuits and 60 Mbps broadband links at each branch. The company also implemented the optional Unity Boost WAN optimization performance pack to accelerate key applications and reduce latency for large file transfers.

Results

- > Increased available bandwidth sevenfold
- > Accelerated remote site deployments from three months to less than two weeks
- > Reduced latency up to 85 percent for CIFS file transfers and corporate email
- > Increased application performance by 30 – 40 percent on average
- > Greatly improved WAN availability, making circuit outages a non-event with sub-millisecond failover
- > Retired conventional branch routers for improved WAN edge efficiency and simplified management
- > Simplified troubleshooting with detailed, real-time insights into traffic flows
- > Improved employee satisfaction and productivity to serve credit union members more effectively



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