



Illinois bank helps keep customers and employees happy with reliable access to banking services on efficient, resilient SD-WAN

## United Community Bank assures application performance and availability while simplifying network management with the Unity EdgeConnect SD-WAN edge platform

Across central, southern, and western Illinois, individuals and businesses put their trust, as well as their money, in United Community Bank. Why? The answer is in the name.

United Community Bank (UCB) was born in the heartland more than a century ago, and it grew by staying focused on the local, often rural, communities it serves. But UCB is also a 21st century bank, using technology to continually enhance the

customer experience and enable modern services like mobile banking and online bill pay.

With banking locations often hundreds of miles from its central data center, UCB relies heavily on its wide-area network (WAN) to connect branch staff with the applications and services needed to conduct daily business. As Zac Heineman, UCB's director of IT, puts it, "IT is a part of everything the bank does. If a network link goes down, we have



INCREASED WAN RESILIENCE



SIMPLIFIED WAN MANAGEMENT



3-YEAR RETURN ON INVESTMENT

frustrated employees dealing with angry customers in the lobby or at the drive-through because they can't get to their account information. That's a very motivating factor to get more reliability in our network infrastructure."



**I can't exaggerate the positive impact Orchestrator and the Silver Peak SD-WAN have had on our administrative overhead. For me it's been life changing."**

— Zac Heineman, Director of IT, United Community Bank

## Putting an end to network complexity

Much of the bank's growth has come through mergers and acquisitions, which resulted in a disparate mix of network services, from MPLS on T1 lines, to Ethernet meshes coupled with backup broadband or DSL lines, plus three separate telco backbones feeding into the bank's primary and backup data centers. Legacy branch routers were scattered across the enterprise. Managing the network complexity was frustrating for Heineman and his team, and failing over to the backup circuits was a manual, time-consuming task that disrupted business processes.

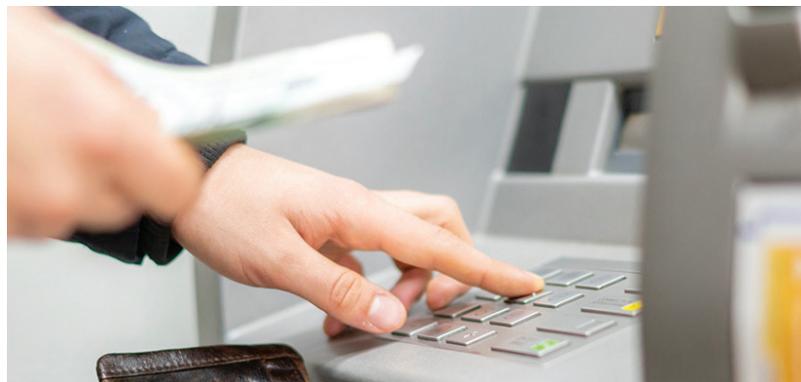
As new acquisitions continued to come into the UCB family, Heineman needed to find a better networking approach. By chance, a network aggregator pitching SD-WAN introduced Heineman to VMware SD-WAN by VeloCloud. However, after a partial rollout, he quickly discovered its shortcomings, and began evaluating other vendors, including Cisco Viptela and Silver Peak. "Silver Peak checked every box we

had," he says. "They brought real class of service that actually works, direct visibility and control of application traffic, logging and backup—everything we needed."

## Versatile, cost-efficient SD-WAN

Today, UCB has deployed the [Unity EdgeConnect™](#) SD-WAN edge platform at all of its 48 remote locations and in its two data centers—a total of 50 locations in all. The entire rollout was completed in less than three weeks. Moreover, the zero-touch provisioning of EdgeConnect will enable the bank to bring new branches online much faster as it continues to expand.

"EdgeConnect was so easy to deploy, we could get some of our branches flipped in the middle of the day with maybe 20 seconds of downtime," Heineman notes.



The bank has since retired its branch routers, now relying on EdgeConnect as the sole WAN edge platform, providing application-specific traffic routing and filtering. Legacy WAN circuits are being decommissioned as contracts expire. Ultimately, each EdgeConnect appliance will be terminated with two commercial internet links from local service providers, or a combination of commercial internet and LTE. By negotiating more favorable contracts with internet service providers, Heineman expects a full return on investment within three years.

Currently, all traffic from the branches flows back through the primary data center—no local breakout to the internet is permitted. However, the versatility of EdgeConnect opened an opportunity for

cloud-based security, and UCB is now evaluating service chaining Zscaler cloud-delivered security with EdgeConnect to provide direct, secure local access to the internet. "EdgeConnect has given us an immense amount of flexibility to try new capabilities," Heineman remarks.

## Improved WAN resilience, simplified management

With features like tunnel bonding, [path conditioning](#), quality of service (QoS), and [dynamic path control](#) on EdgeConnect, network performance and reliability have improved dramatically for UCB. Sluggish applications or periods of all-out downtime due to circuit brownouts or outages, are now a thing of the past.

With this level of high network reliability, UCB was also able to completely rethink its phone system. For example, each branch traditionally had its own phone system. However, higher VoIP reliability on the EdgeConnect-powered SD-WAN allowed the bank to adopt regional voice hubs. Through the [Unity Orchestrator™](#) management interface, Heineman then created a business intent overlay to classify VoIP as "real time" and ensure voice traffic receives the highest priority over both available links.

"In a test call to demonstrate how reliable the SD-WAN was, I unplugged one of the internet connections from EdgeConnect," Heineman reports. "The callers kept talking. Not a single piece of the call was dropped and the voice quality was never degraded."

Heineman also configured business intent overlays for business-critical applications such as core banking,

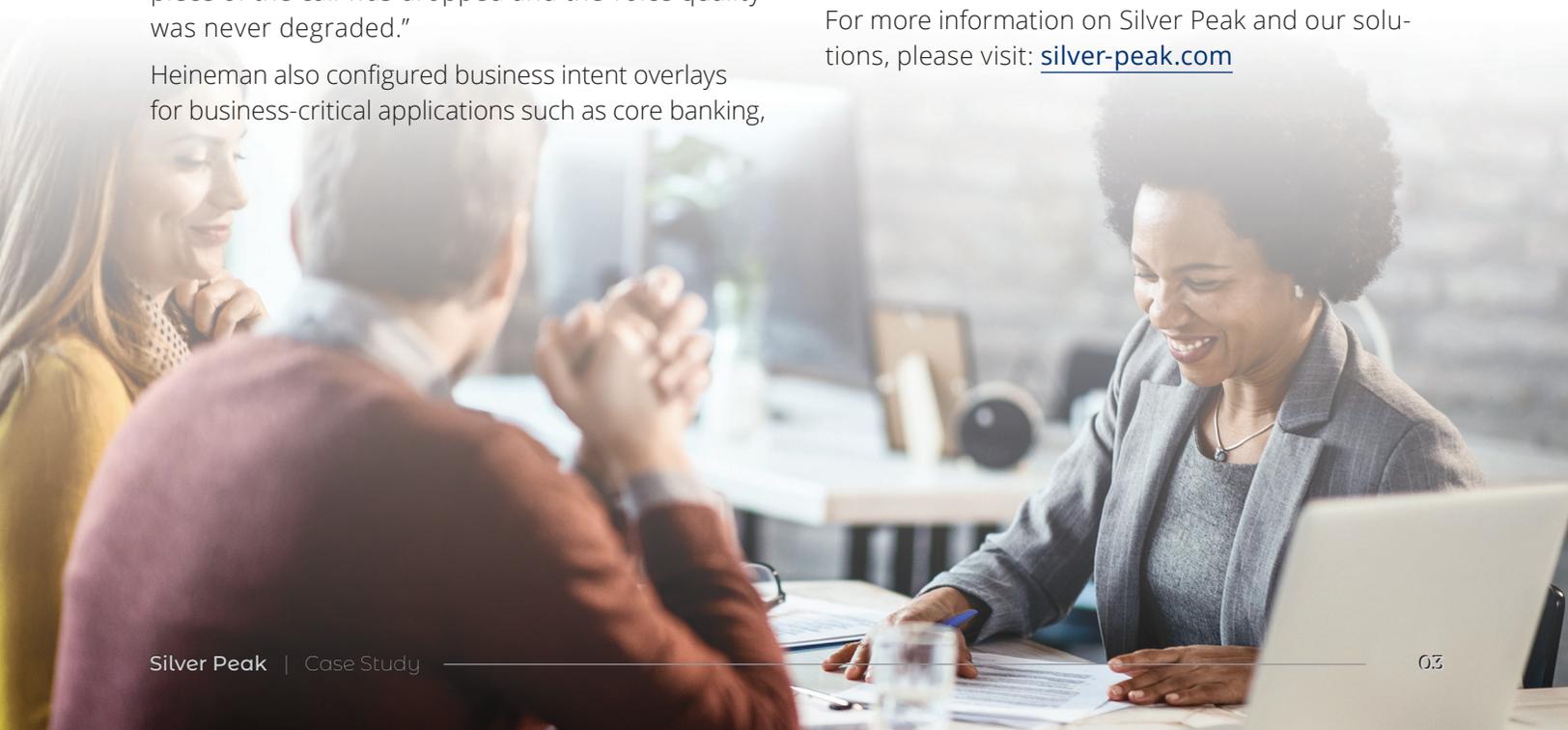
and lower-priority network traffic such as application patches, to ensure each class of application receives the network resources it requires.

With the entire SD-WAN centrally managed through Orchestrator, everything from periodic software updates to network troubleshooting is faster and easier. In fact, Heineman says Windows patching was one of IT's biggest issues. "We'd push out a 4GB Windows 10 patch, and all of a sudden we'd see teller transactions slow way down. We still push out patches in the middle of the day, but we classify them with the lowest priority and apply a bandwidth cap. Now we can stay more current on updates because it's so simple, and we never hear about application performance problems or patch failures anymore."

When there's a problem on the network, instead of pulling busy system administrators off a big project, Heineman has been able to push troubleshooting off to help desk staff who can quickly pinpoint the source of trouble through Orchestrator and work directly with the service provider to resolve the issue.

"I can't exaggerate the positive impact Orchestrator and the Silver Peak SD-WAN have had on our administrative overhead," Heineman states. "We recently had an outage on the primary circuit to our headquarters. In the past, this would have been extremely disruptive, but instead it was business as usual, with no user complaints while we worked out the issue with the telco. For me it's been life changing."

For more information on Silver Peak and our solutions, please visit: [silver-peak.com](https://silver-peak.com)



## Customer

With roots that trace back to 1907, **United Community Bank (UCB)** is a \$2.5 billion bank operating seven bank brands with more than 100 locations, including banks and ATMs, in 33 communities. Headquartered in Chatham, Illinois, UCB is employee-owned and managed, and this local management philosophy and corporate stewardship extend to each of the communities UCB's banks, employees, and customers call home. Today, the United Community Bank family includes United Community Bank, Brown County State Bank, Golden State Bank, Marine Bank & Trust, Mercantile Bank, Farmers State Bank of Camp Point, and Liberty Bank

## Challenge

Following years of mergers and acquisitions, UCB had a mix of network technologies connecting its remote branch locations with applications and services in a central data center. This complexity was difficult to manage and required manual failover in the event of network brownouts and outages, which was disruptive to banking operations. As the bank continued to expand through M&A, it needed a solution to increase WAN resilience and simplify WAN administrative overhead.

## Solution

UCB deployed the EdgeConnect platform across all of its 48 branch locations and two data centers in less than three weeks. The bank retired its legacy branch routers and now relies on EdgeConnect as its sole edge device, connecting remote locations to the data center over redundant commercial internet links, leveraging tunnel bonding, path conditioning, QoS, and dynamic path control to optimize application traffic. UCB uses Orchestrator to centrally manage its regional SD-WAN.

## Results

- > Improves performance and reliability for critical bank applications
- > Assures network uptime with automatic, sub-millisecond link failover
- > Prioritizes applications with optimal network resources aligned with the business need
- > Improves bank employee quality of experience and service to customers
- > Simplifies network administration with centralized SD-WAN orchestration
- > Enables rapid rollout of new branch locations, reduced from months to weeks
- > Delivers a projected full return on investment within three years



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