



Commercial lending bank helps employees serve customers more responsively by elevating application quality, performance, and reliability

## InterBank maximizes network efficiency and uptime while strengthening edge security with the Unity EdgeConnect SD-WAN edge platform

Bankers are very careful with money, as anyone would expect. A sizable commercial lending bank, like InterBank, doesn't grow its assets sevenfold without close fiscal management. So, it's no surprise that InterBank is always looking for solid investments that return real value for its customers, their communities, and the bank itself.

This principle holds true whether acquiring another bank as part of InterBank's growth strategy or

introducing new technologies to enhance services for employees and customers. Therefore, when Daniel Ruhl, senior vice president and director of IT for InterBank, set out to adopt SD-WAN to connect the bank's 40-plus branches with its two central data centers, he wanted to be sure of making the right investment. The bank's legacy WAN had reached a pivot point, where change was needed or the unreliable WAN could start negatively affecting customer services.



IMPROVES VOICE  
QUALITY



DELIVERS  
5-YEAR ROI



STRONG EDGE  
SECURITY

InterBank operates across Texas and Oklahoma, including some very remote rural locations that struggled to connect reliably to critical applications like core banking. Loading content on a remote terminal could take five or more seconds, and voice quality was inconsistent. For employees, the situation was frustrating and put a drag on productivity.



**Since deploying the Silver Peak SD-WAN, we've seen a dramatic improvement in voice quality. Employees aren't losing connectivity to applications anymore. Our core banking software is very susceptible to packet loss, and it would sometimes come to a crawl. Now customer screens load instantly. It's been a vast improvement."**

— Daniel Ruhl, Senior Vice President and Director of IT, InterBank

Ruhl notes, "We had a very traditional MPLS network with Cisco routers and firewalls at each branch. We had failover to a secondary internet link if the MPLS went down, but that could take up to 30 seconds, which would disconnect applications temporarily and disrupt whatever people were working on. And we still had issues with quality of service."

## Making a smart investment in SD-WAN

In choosing an SD-WAN vendor, Ruhl underscores a key objective: "We want to be really smart with the

money we spend. If we're going to spend the company's money on technology, we want that technology to help us be more efficient in delivering high quality services to InterBank's customers and employees."

Ruhl puts a lot of trust in Gartner research, specifically their annual Magic Quadrant reports. Silver Peak was recognized as a Leader, for the third consecutive year, in the [2020 Gartner Magic Quadrant for WAN Edge Infrastructure](#). "The fact that Silver Peak consistently comes in at the top of Gartner's Magic Quadrant convinced me to reach out to my partner and set up a demo."



In fact, Ruhl quickly contacted partner [CDW](#) to get a close, hands-on look at the Silver Peak [Unity EdgeConnect™](#) SD-WAN edge platform. He appreciated how EdgeConnect provides a complete suite of SD-WAN capabilities on a single unified platform, and especially liked the template-driven deployment and management approach using the [Unity Orchestrator™](#) management interface.

"EdgeConnect is so simple, you don't need a specialized network engineer," Ruhl says. "What I really like is the reporting in Orchestrator. We can watch our bandwidth utilization, our voice quality. We can drill down and see exactly what's going on with the physical circuit and take that to the operator if we're having issues. That deep visibility helps us stay ahead of network issues before users notice."



## Consolidates the edge on a unified platform

After a very thorough evaluation period, Ruhl and his team are now rolling out SD-WAN across all bank branches and the two data centers. To date, EdgeConnect is deployed at 21 of InterBank's 40-plus locations, each appliance terminated with one MPLS circuit and one broadband link, bonded to enable both underlay services to be used simultaneously.

With the Silver Peak SD-WAN platform, InterBank also has been able to consolidate its edge infrastructure, retiring the legacy Cisco routers and firewalls and instead using the routing interoperability and stateful zone-based firewall unified within EdgeConnect. "All routing and edge security is now handled by EdgeConnect," Ruhl notes. "We micro-segment our network with a lot of trust zones between different VLANs. We've been able to map all our Cisco access lists over into the zones in EdgeConnect using Orchestrator. It matches exactly what we were doing in the Cisco world. Things like alarm panels and ATM machines that you don't necessarily trust, we put in their own zones on EdgeConnect where we can heavily control what they can talk to and what can talk to them. Doing all this in Orchestrator is very simple."

## Dramatic improvement in quality and performance

Using the centralized Orchestrator management console, Ruhl configured business intent overlays that guarantee the appropriate network resources for different application classes based on their business priority. For example, voice traffic is the highest priority, and is classified as real time, while core

banking and the teller system, also very high priority, are classified as critical. The business intent overlays, along with advanced SD-WAN features provided by EdgeConnect like [path conditioning](#), quality of service, and [dynamic path control](#), which mitigate common issues such as packet loss and variations in circuit quality, have led to much higher quality of experience for end users and enable employees to be more productive instead of frustrated.

Ruhl says, "Since deploying the Silver Peak SD-WAN, we've seen a dramatic improvement in voice quality. Employees aren't losing connectivity to applications anymore. Our core banking software is very susceptible to packet loss, and it would sometimes come to a crawl. Now customer screens load instantly. It's been a vast improvement."

Reflecting on the SD-WAN project and his choice of Silver Peak, Ruhl is confident he made the right investment decision. "Quality was a big reason for going to SD-WAN. But another issue is cost. Getting out to some of our rural locations is very costly with MPLS, especially when you want faster speeds. The costs can get astronomical."

Ruhl concludes that the ROI from the Silver Peak SD-WAN solution was a smart way to put the bank's money to work to improve efficiencies in running the business and serving customers. "When we tied in all our monthly costs, and factored in the capital expenditures, we realized that the total cost over five years was very justifiable. Especially when you consider the higher quality and performance of our applications, and the impact that has on how well we can serve our customers, SD-WAN is a smart investment."

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



# Customer

InterBank operates more than 40 locations in Texas and Oklahoma and has assets of more than \$3.5 billion. The bank strives to provide outstanding service to meet the needs of its customers and contribute to the economic strength of the communities it serves. Through its associates at each location, InterBank is committed to providing a high level of personal and professional customer service in a community bank setting while maintaining a strong commitment to personal integrity, customer service, and community involvement.

## Challenge

InterBank operates in some very rural locations where access to high-speed communication services is limited. Remote branches struggled to connect to critical applications running in the bank's central data centers. Loading screens with customer information could take five seconds or longer, and voice quality was inconsistent, leading to employee frustration and putting a drag on productivity.

## Solution

After consulting with partner CDW, InterBank is now deploying the EdgeConnect platform to across all its locations. To date, EdgeConnect is deployed at 21 of InterBank's 40-plus locations, each appliance terminated with one MPLS circuit and one broadband link,

bonded to enable both connections to be used simultaneously. InterBank also has been able to consolidate its edge infrastructure, retiring the legacy Cisco routers and firewalls and instead using the routing interoperability and stateful zone-based firewall unified within EdgeConnect. InterBank centrally manages the SD-WAN using the Orchestrator management interface.

## Results

- Dramatically improves voice quality and application performance, elevating employee quality of experience and productivity
- Consolidates the WAN edge infrastructure, improving network efficiency and simplifying management while delivering a strong five-year return on investment
- Assures robust security at the WAN edge with segmented trust zones to strictly control traffic into and out of bank systems
- Enables bank to gain much higher bandwidth for rural locations to improve network access without incurring high costs
- Improves network visibility and simplifies troubleshooting with centralized SD-WAN monitoring and orchestration



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SP-ECS-INTERBANK-102320