

HOW ONE COMMUNITY BANK TOOK PERSONAL SERVICE TO THE TECHNOLOGY LEVEL

Real estate transactions require immediate access to funds and quick turnarounds. Couple that with the real estate buyer who is anxious to place an offer or nervous about closing on time, and you have the potential for disaster if all does not run as planned. Customers take it for granted that banks can instantaneously access all the information necessary to complete important transactions.

As one of the top ten lenders for residential mortgages in Wisconsin, Equitable Bank must stay competitive to keep pace with the big banks that loom with economies of scale across their national branch networks.

Equitable Bank thrives because of its dedication to customer service. The company needed a technology solution that would ensure that this service went deeper than personal contact. To maintain its edge, Equitable had to ensure continuous availability on the technology side.

“DISASTERS” HAPPEN

For Equitable, downtime had been an issue, even in the absence of a true disaster, and the bank needed to prevent all downtime scenarios. To do so in the past, Equitable performed regular disaster recovery drills. While these drills were meant to avert unplanned downtime, they sometimes had the opposite effect.

“Prior to using Neverfail, and during a disaster recovery drill, we attempted to bring our Exchange server back online. We spent an entire business week trying to restore Exchange from tape to dissimilar hardware. We succeeded, but the time needed to recover was totally unacceptable,” said Michael Block, the chief IT officer at Equitable Bank.

Equitable Bank was on the hook to ensure that 12 separate banking locations could access its Microsoft Exchange Server and SQL database. It became clear that it needed a continuous availability solution so that each remote site could always access critical banking information contained on the database. An inability to access the database could bring lending operation to a halt, affecting the bank's reputation as well as the customers' ability to purchase real estate, and obtain funding for other needs via their loan closing.

The loan business operates on a tight schedule and the profits for the bank are directly tied to the number of loans closed. Equally



HEADQUARTERS

Milwaukee, Wisconsin.

CHALLENGE

Ensure that Equitable's customer service went deeper than personal contact and supported a failsafe continuous availability solution.

SOLUTION

Implement Continuity Engine with help from Neverfail's professional services team.

RESULTS

24x7 availability of critical mortgage lending data and customer account information, which means happier customers and increased revenues

“After introducing Continuity Engine into our production environment, we experienced a situation that caused the primary Exchange server to stop performing, resulting in an immediate failover to the secondary server for two days. During that time, no customer or employee was aware there was a problem. Continuity Engine worked perfectly despite our dissimilar hardware.”

Michael Block
VP, ISO, ITO
Equitable Bank

important, Equitable’s real estate customers needed immediate access to their funds and account information for offers, closings and other transactions.

Server downtime means less productivity and revenue for Equitable. However, the greatest impact to any disruption of the lending process is the direct effect on the customer, threatening their perception of Equitable as a reliable partner. The bank’s reputation was on the line. Block maintains, “As a community bank, public opinion is very important.”

SHORING UP CRITICAL APPLICATIONS

SQL and Exchange are two critical applications for Equitable Bank’s lending process. The loss of Exchange would mean the loss of access to the Closing calendar for the entire bank. Last minute changes that have been made, or need to be made to accommodate the needs of Equitable’s customers, may not be able to be communicated to everyone involved in the closing process.

The loss of SQL also would critically impair Equitable Bank’s ability to generate loan documentation, jeopardizing its ability to close loans as scheduled. Neverfail provided Equitable with the ability to keep these essential applications running, no matter what.

Ultimately, Equitable Bank chose Continuity Engine to ensure continuous availability to its server environments. Neverfail now ensures that these servers, which are directly linked to mortgage lending and customer banking information, run uninterrupted.

Equitable Bank is also now able to maximize the processing of mortgage loans and increase efficiency in the decision-making process by giving all bank sites always-on access to database information.

“We initially installed Neverfail on one computer in the disaster recovery site. It wasn’t even a server, but was instead a common desktop PC. Within minutes we were sending and receiving emails on that computer. That was the acid test, and it resulted in our selection of Neverfail,” said Block. “However, there was no one reason for our selection of Neverfail. Instead it was based on a series of factors such as Neverfail’s ability to use dissimilar hardware, affordability, ease of use and the wide range of applications it could support.”

IT GETS BACK TO BUSINESS AND OUT OF EMERGENCY MODE

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With Equitable Bank now protected against outages through its use of Neverfail, it remains in regulatory compliance and management sleeps easy knowing that employees and customers have the highest quality of support and service.

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ABOUT NEVERFAIL

Neverfail enables businesses to achieve 100% uptime through the world’s most resilient business continuity and secondary storage solutions. Made for mission-critical businesses, Neverfail solutions mitigate the risk of downtime in the face of any potential outage. By delivering seamless business continuity, we empower our partners and clients to realize their full potential without the risk of downtime.

Honeywell

vmware

 **Mitel**

McKESSON

 **citi**


Bank of America