# First Southwest Bank Lays Foundation for Growth with CenturyLink

## At a Glance
Regional Colorado bank upgraded network between branches and headquarters to CenturyLink MPLS Network Solution to eliminate constraints for customer service and growth.

**Customer:**
First Southwest Bank

**Industry:**
Banking

**Opportunity:**
First Southwest Bank needed a new network that could better serve remote branches in rural areas. Network latency among a patchwork of various providers had already impacted customer service and the bank was prepared to expand its reach.

**Solution:**
CenturyLink MPLS Network Solution tied all the branches together on a high-bandwidth platform.

First Southwest Bank is a $250 million bank with 7 branches stretched across 300 miles in southern Colorado where the landscape varies from high desert to valleys to the southernmost peaks of the Colorado Rocky Mountains. Some of the bank's branches are in remote areas as the bank specializes in agriculture loans to farms and ranches along with small businesses. The bank has been growing and is open to further growth by acquiring other branches or institutions.

## Challenge

### Business Growth Drives Data Growth

The bank operated a point-to-point network between the branches and the central office located in Alamosa, CO. The data volumes the bank's network could carry simply could not keep up with their business growth. The network was constrained and impeding employees' ability to complete transactions. Even tellers at the branches had to wait for transactions to complete while customers were standing in line.

The network performance also constrained the development of new programs for loans or online banking tools. New products and new services would inevitably put greater strain on the network and some plans had to be shelved until the bank could upgrade its network.

The bank's own IT operation was affected by the poor network performance. Because of the network limitations of the carrier they used, the failover site for disaster recovery was located closer to the main data center site than they wanted. Because of their proximity to one another, a single natural disaster could have conceivably affected both the primary data center and the backup site. As a result, the IT department recognized they needed to fix the network problem and fast.

"It was extremely important that we do whatever we could to implement a different wide area network topology and system to allow us to speed things up, to work more efficiently, and overall provide a better experience for our customers," said Dan Osby, vice president of IT at the bank.

Cost was certainly important to Osby as he looked for a new solution. But, he wanted more than just lower cost. He wanted to consolidate all the branches onto one system that could provide headroom for future business growth.

> "It was extremely important that we do whatever we could to implement a different wide area network topology and system to allow us to speed things up, to work more efficiently, and overall provide a better experience for our customers."
>
> **Dan Osby**  Vice President of IT, First Southwest Bank

## Solution

### MPLS Eliminated Latency, Congestion

First Southwest Bank worked with CenturyLink to implement CenturyLink MPLS Network Solution among its branches and headquarters in Alamosa. The CenturyLink solution had the bandwidth and coverage to replace the multiple vendors the bank used previously.

MPLS provides the bandwidth for diverse networking needs. It establishes a secure Virtual Private Network for both voice and data transmission. CenturyLink MPLS also makes it easy to add circuits to accommodate the bank's future growth. CenturyLink flexible billing options enabled Osby to upgrade his network and meet his budgetary needs.

The bank also benefited from the fact that CenturyLink's network infrastructure covered the bank's entire region with fiber connections boosting available bandwidth considerably – even for the rural branches. The MPLS upgraded network speeds from 1.5Mbps to 10Mbps. The bank can increase its bandwidth needs as they need to because the MPLS solution is scalable.

"That level of jump was significant for us and has made a huge improvement," Osby said.

The new network provided enough bandwidth to consolidate voice and data onto a single platform. It also provided enough bandwidth for video.

> "The top benefits for us with the new MPLS network certainly are the increase in speed, the decrease in latency, improved IP phone connectivity, improved phone quality, faster processing times at the teller lines, faster processing times with the loan department onboarding new loans."
>
> **Dan Osby**  Vice President of IT, First Southwest Bank

CenturyLink®
Business

# Results

### Faster Network, Better Service

Teller transaction times were cut in half. All the branches experienced faster service that eliminated the inefficiencies and delays the remote branches had come to expect.

As a result of this new network performance, employee and customer satisfaction improved. That intangible boost in morale was accompanied by employees celebrating significant tangible gains in efficiency.

"I got a call from a user in one branch that said that a task that normally took someone all day took her an hour," Osby said. "I got another call from a user who said a task that normally takes four hours took about 15 minutes. "

The added network bandwidth allows the bank to coordinate at many levels. Corporate meetings are now streamed via video to the remote branches so they feel more connected to headquarters.

Better network performance has also allowed Osby to address his disaster recovery plans. The MPLS network provided the performance and reliability that allowed him to move the failover site much farther away from the main data center. That move puts the failover site outside the immediate impact area should a natural disaster take out his main data center.

"The top benefits for us with the new MPLS network certainly are the increase in speed, the decrease in latency, improved IP phone connectivity, improved phone quality, faster processing times at the teller lines, faster processing times with the loan department onboarding new loans," Osby said. "Overall, just higher efficiency, better quality service which then translates obviously into better service for our customers."

Osby can also service his management's needs for data more efficiently. He uses CenturyLink's Control Center to improve his IT operations management. Control Center is an online portal that allows the customer to monitor performance of any CenturyLink solution, from networking to data center. Using that performance data, customers can create reports for their own use or presentation to management.

"The statistics that we get from CenturyLink Control Center allow us to fine-tune things, to understand better what traffic is flowing across our network and to make adjustments to increase efficiencies," Osby said. "Any adjustments we can make on our circuits to increase the speed, the performance, translates to better end user experience."

---

"Overall, just higher efficiency, better quality service which then translates obviously into better service for our customers."

**Dan Osby** Vice President of IT, First Southwest Bank

---

# Future Plans

### Improved Security and Growth for the Future

Osby is exploring CenturyLink Cloud for firewall protection to improve his security profile and compliance. He is also confident in his ability to help the bank grow now that he has eliminated the infrastructure bottleneck to growth. MPLS circuits can be added as he needs them.

"For me, CenturyLink gives me a very nice comfort zone with the new network that we've just implemented knowing that, number one, I have a lot of options going forward to expand upon what we've already started," Osby said.

**Global Headquarters**
Monroe, LA
(800) 728-8471

**EMEA Headquarters**
United Kingdom
+44 (0)118 322 6000

**Asia Pacific Headquarters**
Singapore
+65 6591 8824

**Canada Headquarters**
Toronto, ON
1-877-387-3764

CenturyLink® **Business**