Case Study

Austin Bank

East Texas-based community bank relies upon KEMP LoadMaster to manage its fast growth.

KEMP TECHNOLOGIES, INC.

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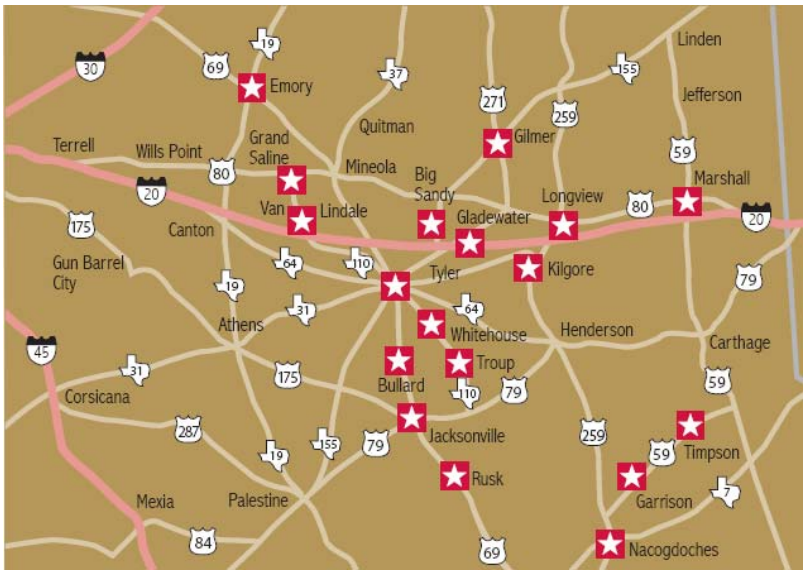
Austin Bank's Internet operation faced two major challenges: website congestion from heavy use, and slow ISP technology across its rural footprint. The problems are partially due to the East Texas-based community bank's fast growth - its assets jumped to $750 million from $500 million from the year prior -but they are problems nonetheless.

To mitigate its increasingly taxed servers, the bank has embraced load balancing - distributing users across servers based on traffic and demand patterns. "The objective was to efficiently distribute users that were coming into the Austin Bank website by sending them into a server farm," says Kevin Mahon, president of KEMP Technologies, which sold its LoadMaster load balancing appliances to Austin Bank. "The load balancer then distributes the traffic across servers in the best way possible to improve performance for the end-user."

Austin Bank's path to load balancing began in 2005 when the institution saw its growth taxing its two online banking servers, which were operating without traffic management, leading to problems with performance and function; and that was before planned additions to web banking.

"We had been pushing the Internet for a couple of years," says Jeff Austin II, the bank's vice chairman. "We dropped the fee for online bill payment, and from September to September (2005 to 2006), saw an increase of about 45 to 50 percent in our online banking service."

As with any banking institution, Austin must improve Internet service while adding complex transaction capabilities to its website. However, what makes Austin a bit unusual is its footprint, which includes large cities, plus a wide swath of rural territory in East Texas, where the bank has 21 locations in nine counties.



Austin Bank's goal is to build a strong Internet customer service capability, but rural Internet technology lags behind the metropolitan areas. "Being in East Texas, we still have a lot of dial-up customers," says Jeff Sowell, the bank's network support manager. "Dial-up customers really suffer if they don't get in the Internet."

For those who don't remember dial-up Internet service, it involves connecting to the web via telephone landlines, making it impossible to use the landline at the same time to call to complain about a bad server connection. To fight against such rural cutoffs and other web glitches, the bank deployed two KEMP LoadMasters for its Longview, Texas operations center.

LoadMaster is a server load balancing and Layer 7 content switching appliance with integrated SSL acceleration that can handle one million concurrent sessions. Since the bank has deployed two LoadMasters, it can seamlessly move users to a "hot standby" in the event that one device fails.

"Now people don't have to travel as far to get to the bank. We want to be able to deliver to the less technological areas as we do in larger cities," Jeff Austin II says. "And let's face it. You can now access the Internet on a cell phone, a wireless computer or a dial-up. There's a variety of customers who are getting the Internet in different ways, and now we can serve them all."

The deployment also means the bank can now expand and add more web servers without additional SSL certificates, and the bank's customers can access information and do transactions without wait times or server time outs.

Sowell says the improvements have allowed the institution to go forward with Internet-related enhancements to customer service. "We don't want to have just information on our site, for example, but actual pictures of checks to go along with the information," he says. “Maintenance of the website has become easier. If he can't get on the site at home, he just moves to another server remotely, saving repairs to the damaged server until the following workday. Prior to implementing the LoadMasters, the same problem would have required a trip to the office, often in the middle of the night, to get the server up and running.”

From a security standpoint, the integrated SSL acceleration capability has enabled the bank to offload processor-intensive customer key encryption processing from the web servers to the load balancers - allowing the servers the freedom to perform their core operations. The improved security measures have helped the institution to thwart several attacks on the LoadMaster's virtual IP address.

Sowell says the load balancing appliances place an additional layer of protection in front of the bank's sensitive customer and corporate information. It might be easy to find the bank on the web, but penetrating the server is another matter. "You can find Austinbank.com, but finding the server is hard because the LoadMaster hides it well," he says.