



Security Service Federal Credit Union Credits Success to Flawless Online Banking

Established in 1956 to serve the U.S. Air Force Security Service Command, the Security Service Federal Credit Union (SSFCU) today serves thousands of military families and civilians through its 28 branch offices in Texas and Colorado. The \$3.5 billion organization, headquartered in San Antonio, Texas, is the 10th largest credit union in the United States. More than 100,000 members use SSFCU's Internet banking services.

"An airman stationed halfway around the world doesn't have the luxury of dropping into one of our branches; neither does a rancher living 40 miles out of town," said Jay Winslow, Chief Information Officer of SSFCU. "More and more, members rely on Internet access to their bank accounts."

THE CHALLENGE: IMPROVE ONLINE BANKING PERFORMANCE TO MEET GROWING USER DEMAND

As the number of registered users crept upwards, SSFCU's existing packaged online banking application strained beneath the load of increased user demand. "We have three ways of interaction with customers: in person, over the phone, and via the Internet," said Winslow. "When you take away one of those methods, that can have a significant effect on customer satisfaction." So SSFCU decided to proactively investigate what options existed before true performance problems emerged.

Faced with this challenge, the SSFCU technical team began to explore alternatives for improving availability and performance for its online banking application. The criteria for purchase were deceptively simple: The solution had to be economical, it had to work flawlessly, and it had to be fast and easy to implement.

CITRIX ACCESS INFRASTRUCTURE FOR OPTIMIZING WEB APPLICATION DELIVERY

Based on these criteria, the team quickly dismissed the obvious solution: a re-architecting of the online banking system. Such an approach would be expensive and time-consuming because it would require additional servers and extensive software rewrites. Instead, the team looked at commercially available alternatives — including the Citrix® NetScaler® Application Switch.

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JAY WINSLOW

Chief Information Officer, SSFCU

Key Benefits

- Instantly increased the number of concurrent users by 67 percent
- Avoided need for additional servers and application rewrites
- Built-in scalability for future growth
- Rapid deployment and seamless integration with existing network infrastructure

“We have a formal return-on-investment process that we use for most technical products, but the requirement for immediate added capacity was a prima facie case for a solution,” said Winslow. Of all the alternatives considered, the Citrix NetScaler system made the clearest case for adoption.

Of particular interest to SSFCU were server load balancing, compression and SSL acceleration, and the impact that they had on increasing concurrent user loads and speeding up transactions. Wilson explained, “With Citrix NetScaler, not only would more users be able to sign on concurrently, but the transactions would be completed faster, freeing the system up to work on someone else’s transaction.”

The Citrix Access Networking team, he continued, made the decision easy. “They provided a system to troubleshoot and test in our own environment,” explained Winslow. “The Citrix NetScaler product performed exactly as represented and delivered immediate results. None of the alternatives offered that level of service.”

SSFCU brought its Citrix NetScaler system online in October 2004, just a few months after the formal review began. The solution now manages an online banking system comprised of a client/server application with distributed front ends and multiple databases. Users — SSFCU members and employees alike — access the system over both the public Internet and the credit union’s private intranet.

GREATER ONLINE TRANSACTION CAPACITY IMPROVES ACCESS EXPERIENCE FOR CUSTOMERS

“The results were instantaneous,” said Winslow. “Our goal was a 50 percent increase in

concurrent users. Instead, the NetScaler Application Switch delivered a 67 percent increase right off the bat. It clearly reinforced for us that our customers were having difficulty getting onto the system, and that we were doing the right thing purchasing the Citrix NetScaler system.”

The SSFCU team believes that there is more capacity yet to be gained from its adoption of the Citrix solution. “We expect to see a 100 percent increase over time since we saw pent up demand for concurrent user sessions at peak times,” he added.

Beyond transaction availability and speed, the Citrix NetScaler system also made maintenance a breeze. If the company wants to introduce a code change, they can take one set of servers offline in a mode that doesn’t kick anyone off. The Citrix NetScaler system swaps the traffic to the remaining servers. The entire process is seamless and unobserved by the member community. “There is a very low hassle factor with the Citrix NetScaler system,” Winslow explained. “The initial installation took very little tuning. Once installed, it ran without failures.”

Security, too, proved to be an added benefit. “We weren’t in the market for a security solution, but the availability of an additional layer of security proved to be a bonus. The fact that Citrix NetScaler had multiple capabilities within one solution increased its value significantly for long-term growth.”

Finally, Winslow is quick to point out support. “The partnership was really the key factor for us,” he said. “The Citrix NetScaler team really went above and beyond to see that our needs were met, yet delivered the systems on time and on budget.”

Product Used

- Citrix® NetScaler® Application Switch

Applications Deployed

- Online banking application

About the Citrix® NetScaler Application Switch: The Citrix® NetScaler® Application Switch is a comprehensive network system that combines state-of-the-art application acceleration, layer 4-7 traffic management, SSL acceleration, and robust application security into a single, tightly integrated solution for optimization, considered the best delivery method for browser-based applications. The Application Switch dramatically speeds delivery of applications by up to 15x by leveraging advanced acceleration technologies.