STAR Financial Bank works with Comcast Business to power innovative new technology.

Bank improves customer experience with more flexible, scalable solutions from Comcast Business.

Situation

- STAR Financial Bank, a privately held Indiana-based community bank known for delivering quality service and personalized banking solutions
- More than 45 locations in central and northeast Indiana
- Parent company has more than $2 billion in assets

Challenge

- Changing consumer expectations about convenience and electronic banking
- Fast-changing technology straining legacy network infrastructure and branch operations
- Increasing prevalence of cybersecurity threats

Solution

- Comcast Business Ethernet Dedicated Internet and Broadband Connectivity for fast, cost-effective and reliable network performance
- High-capacity Ethernet Dedicated Internet critical data center
- Advanced DDoS Mitigation Solution to help protect data center connectivity

Results

- Roll out interactive teller machines across branch network
- Stream high-quality video and audio
- Enable new technologies with scalable, flexible network
- Proactive detection of cybersecurity threats

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Brian Avery
Technology Operations Manager
STAR Bank

STAR Financial Bank has a rich history dating back to 1943 when Selah Wright, Tom Marcuccilli, Arthur Hodson and Ralph Marcuccilli bought a bank branch northeast of Indianapolis (Bank employees came up with a new name of the bank by combining their first initials.). STAR sees its success as inextricably linked to the communities it serves, both with businesses and local residents. It funds home purchases, lends to small businesses and farms, and supports civic, and public organizations.

Tech drives customer-service evolution

In recent years, customer expectations about convenience, security and ease of use have dramatically shifted. Technology is driving the evolving banking environment, and new digital-first preferences are shaping the way consumers manage their businesses and personal finances.

STAR Bank began its technological journey in 2015 when it launched a mobile app and new online banking interface. The financial institution, based in Fort Wayne, IN, also began an initiative to introduce interactive teller machines (ITMs), an innovative take on the traditional ATM machine that allows customers to talk face-to-face with a remote bank teller via a high-definition video screen and receive a variety of services.

The bank knew that streaming video and audio through the ITMs would consume a lot of bandwidth. The quality of the video and audio is important for the bankers assisting customers with transactions. On the path to provide customers a better banking experience, the bank had to address its legacy network infrastructure.

"We wouldn't have been able to support the rollout of the video banking machines at the branches on MPLS over T1 lines," said Brian Avery, Technology Operations Manager wat STAR Bank. "We wanted to rethink our networking approach to ensure that our infrastructure could not only support these new machines but also enable our vision for continued innovation."

Working with Comcast Business

STAR teamed up with Comcast Business to improve data connectivity at its more than 45 locations in central and northeast Indiana and upgrade its data center connectivity.

Specifically, the team was looking for a provider that could deliver a solution rather than just broadband connectivity and was independent from the big telecommunications providers. Physical diversity was important. Comcast Business provided a comprehensive solution to meet STAR Bank's business needs, including redundancy, high-speed connectivity and cybersecurity solutions.

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By leveraging both Ethernet and cost-effective, high-capacity broadband internet connections, STAR Bank acquired the redundancy needed, improving the speed of its network and also increasing application performance and reliability.

"The reliability we have been able to achieve with multiple connections is critical," Avery said. "Now because we have redundancy, when a line is cut or another issue arises, it is no longer a mission critical emergency."

To optimize its network, STAR also upgraded the connection to its primary data center with Comcast's Ethernet Dedicated Internet Access. This has allowed the bank to plan beyond its current IT needs with the confidence that more flexible and agile services will allow for growth and technology deployments across its business.

STAR was also concerned about the ever-growing cyberthreats to financial institutions and turned to Comcast Business to help detect distributed denial-of-service (DDoS) attacks. Comcast's DDoS Mitigation Solution is a cloud-based, subscription solution that requires no additional hardware installation or on-premise management. The Comcast Business DDoS Mitigation Service helps defend against common threat vectors, including volumetric or flood, State/TCP Exhaustion, and application layer attacks. The service alerts customers when an incident occurs and provides a portal that shows historical activity and reporting information.

Continued success and innovation

STAR Bank has installed 55 video banking machines across its footprint, more than any other bank in Indiana. These machines offer many advantages for the bank and its customers:

- They allow STAR to have extended full-service banking hours from 7 a.m. to 7 p.m., six days a week.
- They allow STAR to have a presence in smaller cities where a traditional branch would be difficult to manage.
- They free up bankers inside branches to help consumers with more hands-on consulting activities, such as applying for a mortgage or loan.

STAR's capital investments haven't stopped there. The bank has begun state-of-the-art renovations across flagship branches to provide customers with modern, inviting settings that will support immersive digital environments and interactions.

The path ahead

The network upgrades have further enabled STAR Bank to evaluate emerging technologies, such as software-defined networking, IoT solutions, big data solutions, additional cloud-based services and closer integrations with its Fintech partners.

As new technologies and applications continue to drive STAR Bank's business strategy, it is continually seeking ways to provide customers with the most advanced and convenient digital experiences and engagement opportunities.

"We are now focused on where data flows, lives and can be integrated," Avery said. "We have such a great opportunity to really know our customers, and we want to be able to leverage the full potential of our technology platforms to pull this data together and ultimately provide customers with better service."

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