



Expanded Growth

An optical network from AT&T helps a Texas bank overcome its growing pains.

About Happy State Bank

Happy State Bank takes its smile-inducing name from its hometown of Happy, Texas, just south of Amarillo. Five years ago, it operated only eight branches. Today, through a combination of internal expansion and the acquisition of eight regional Citibank branches, it operates 24 facilities and services approximately 40,800 accounts for nearly 28,400 customers. While Happy State Bank's growth spurt made the bank the second largest in the Texas panhandle, an area in square miles approximately equivalent to Connecticut, Massachusetts, New Hampshire and Rhode Island combined, there were also some growing pains, especially in processing all the electronic information that keeps a modern bank humming.

Situation

With businesses and their customers conducting an ever-growing share of their financial affairs online, banks must be able to manage the flow of bits and bytes over their communications networks as seamlessly as they manage the flow of dollar bills and deposit slips through their branch offices. As this fast-growing Texas bank discovered, keeping pace with an ever-changing financial landscape can become increasingly difficult when expansion occurs. Fortunately, Happy State Bank found a partner more than capable of meeting the challenge.

"About three years ago, we began to find that we were running out of bandwidth," says Jason James, the bank's senior vice president of information technology. "We had wide-area-network applications that were inhibiting business transactions, and from time to time we were also having capacity problems with some of our ATM circuits. We needed something new and robust to keep pace with our growth."

Those problems became especially critical, James notes, once the bank started using its network for applications such

as Voice over Internet Protocol (VoIP) phone service and videoconferencing. "These services began to tax our T-1 lines, and data slowed to a crawl," James explains. "What used to be five minutes for the account-opening process eventually became 15 to 20 minutes."

Solution

For help, James turned to AT&T, the bank's longtime communications partner. Together, they designed a sweeping overhaul of the bank's communications technology. It began with converting the bank's internal data network to a MultiProtocol Label Switching (MPLS) network, a secure and flexible networking platform where AT&T can prioritize the bank's voice and data traffic and easily route it around any bottlenecks. The MPLS network ensures smooth, speedy

Happy State Bank Facts

- **Business Needs**
High-speed connectivity to expedite banking transactions
- **Networking Solution**
OPT-E-MAN®, a switched Ethernet solution connecting local area networks within a metropolitan area
- **Business Value**
Prevents data bottlenecks that slow down or inhibit bank processes
- **Industry Focus**
Private banking
- **Size**
24 facilities across the Texas panhandle

service and shields the bank from disruptions that can hamper the public Internet.

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—Jason James, Senior Vice President of Information Technology

With the MPLS network in place, Happy State Bank boosted its bandwidth even more by replacing many of the outdated point-to-point circuits between its branches with AT&T Optical Ethernet Metropolitan Area Network, or OPT-E-MAN[®], service. A fiber-optic network that connects local area networks within a metropolitan area, OPT-E-MAN offers speeds of up to 600 times the bandwidth of an ordinary high-speed T-1 line.

While the new networking technology eliminated the bottlenecks that slowed the bank’s critical data-processing activities, it also provided benefits to employees in other areas. For example, it dramatically improved the quality

of the videoconferences used by the bank to hold virtual meetings with distant branch offices and to conduct long-distance employee training sessions. “We started using videoconferencing about four years ago, but the video itself was always very blocky because we didn’t have the bandwidth to support it,” James reports. “Now it’s like you’re standing in the same room.”

Satisfaction Guaranteed

James is just as impressed with the service the bank gets from AT&T as he is with its technology. While technical problems with the bank’s communications systems are minimal, James notes that when they do occur, AT&T often implements a work-around before anyone knows there is a problem. Frequently AT&T actually warns him of an upcoming circuit issue before it happens so that he can take proactive measures to ensure that there is no impact on the bank’s communications networks.

“AT&T communicates with us on almost a weekly basis. They ask us about everything, even issues outside their scope of support, to find out how we’re doing,” James says. “Of the nearly 400 vendors we work with, AT&T is one of two I would consider partners in our business. They are essential to helping me do my job.”

For more information, contact your AT&T Representative or visit us at www.att.com/business.



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