Philadelphia Federal Credit Union adopts software-defined networking to drive digital transformation.

Investment in technology accelerates mission of a not-for-profit financial institution.

Situation
- Philadelphia Federal Credit Union with 11 locations, serving more than 118,000 members
- Not-for-profit financial institution that aims to reinvest profits to improve services, grow membership and keep rates competitive

Challenge
- MPLS network with complex management and high costs
- Business demands require increasingly bandwidth-intensive applications

Solution
- Ethernet-Dedicated Internet
- SD-WAN

Results
- Increased bandwidth and capabilities
- Greater network visibility and control
- Cost-effective services

"We now have more time to focus on strategic priorities, such as cybersecurity and driving long-term value in the core business."

Patrick Williams
Chief Information Officer
Philadelphia Federal Credit Union

Situation

The Philadelphia Federal Credit Union (PFCU) has been part of the community since 1951. In the modern era of fintech startups and changing customer expectations, PFCU has thrived by providing first-class service to its member community. PFCU has increasingly looked to technology to deliver additional value to their membership and focuses on improving the quality of member experiences both within their physical branches and virtually as they take advantage of digital services.

Challenge

Over the years, the credit union had begun to encounter performance issues with its legacy MPLS network architecture. Critical routine tasks, such as implementing patches and updating endpoint software, were taking more time to complete and over stretching the bandwidth capabilities at each site. Looking forward, increasing traffic patterns caused by security, analytics and reporting systems were on a trajectory to become unsustainable.

The team knew they were interested in moving towards a more virtualized environment and getting away from the economics of MPLS and T1s. With their MPLS contract expiration on the horizon, PFCU wanted to adopt new technology solutions that would enable greater bandwidth, control and flexibility at an efficient cost. The PFCU team wanted to capitalize on the opportunity to overhaul its infrastructure and better position themselves to meet future needs.

Solution

"More bandwidth, better pricing and greater network flexibility have become critical success factors for organizations like ours," said Patrick Williams, PFCU's Chief Information Officer. "SD-WAN addresses these challenges and also offers to the opportunity to consolidate equipment and build in additional redundancies."

PFCU partnered with Comcast Business for their network transformation and provisioned SD-WAN across all of their sites, replacing their MPLS completely. Comcast Business also installed Ethernet Dedicated Internet circuits at all of the credit union's locations, moving from 1.5 Mbps T1 lines to now having 50 Mbps and 100 Mbps services.

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Results

The new network provided immediate bandwidth relief and new management capabilities. The time required to push updates was significantly reduced and the PFCU team has access to make configuration changes in minutes versus the historical challenge of needing to contact the MPLS provider and waiting hours for the changes to be executed. Increased network visibility, control and flexibility are rounded out with access to a self-service management portal and easy-to-use mobile app.

"SD-WAN has reduced the incidents of manual intervention required on our team for day-to-day network support," added Williams. "We now have more time to focus on strategic priorities, such as cybersecurity and driving long-term value in the core business".

Employees noticed the differences immediately. Transactions and check images were processed faster. Opening new accounts took less time. These critical functions for branch tellers help influence the customer experience for the member community. Beyond the bandwidth increases on the circuits themselves, SD-WAN's ability to enable more granular rules for intelligent routing helps improve performance and adds resiliency.

"It made sense for us to move forward with this new technology because of the network performance needs, pricing and timing," Williams said. "It isn't often that organizations can completely overhaul their infrastructure, and we took advantage of our chance to move into this new era of software-defined networking."