

“We look at Check Point Express as a long-term security solution, one that can grow with us as we meet new business challenges and take advantage of new opportunities.”

*Mike Block
Assistant Vice President and IT Officer
The Equitable Bank*



CUSTOMER NAME

The Equitable Bank

INDUSTRY

Financial

CHECK POINT PRODUCTS

- Check Point Express™
- VPN-1® SecureClient™
- SecurePlatform™

CUSTOMER NEEDS MET

- State of the art security combined with high availability
- A comprehensive, cost-effective, and secure VPN solution
- Easy, centralized management
- Speed and security

The Equitable Bank Invests in Affordable Check Point Express

ABOUT THE EQUITABLE BANK

The Equitable Bank has been helping people buy homes in the Milwaukee area since 1927. Today it has grown to more than 10 branches and become one of the largest consumer lenders in Wisconsin, based on a percentage of assets. Home loans are still the main business, however, The Equitable Bank lends to families and individuals for any need—a car, a boat, a vacation, or a home-improvement project. In addition to offering competitive rates and flexible payment options, Equitable prides itself on fast, efficient, knowledgeable service. You never have to wait for a loan officer to be in—that’s the Equitable promise.

THE CHALLENGE

With 150 employees in 10 locations, The Equitable Bank needs to provide a network with enterprise-class performance and security but, like most mid-sized businesses, it has limited budget and IT staff to implement and manage it. Customers demand approvals quickly and loan originators, working on commission, must have instant access to centralized information to speed applications through the process. At the same time, state and federal laws levy stringent requirements for customer privacy and data security. “We wanted to create a foundation on which to incrementally grow the technology of the bank,” said Mike Block, assistant vice president and IT officer, The Equitable Bank.

THE CHECK POINT SOLUTION

The Equitable Bank replaced a slow frame relay network with a 100 Mbps Ethernet optical network solution from a regional ISP. To take advantage of the available broadband speed, the bank needed a secure VPN solution to connect its many metropolitan Milwaukee locations and link to its new disaster recovery site. Local security consultant and value-added reseller JSO Technologies recommended Check Point Express™ as the best value for uncompromising security with ease of management and high availability.

“I was concerned that a fast network with the security we require would cost a ton of money, but it didn’t,” said Block. “Check Point Express gave us a lot of value for the dollar.”



“Check Point Express provides all the essential elements that mid-sized businesses need for worry-free security in one convenient, affordable package, which includes firewall, VPN, network and application attack protection, and easy centralized management for multiple sites. SmartDefense™, which protects against known and unknown network application attacks, and SmartView Reporter™, which distills log data into actionable information, are two particularly powerful features of Check Point Express,” says John Kress, senior information technology specialist for The Equitable Bank.

Using Check Point’s intelligent VPNs, The Equitable Bank links all its various locations and connects to Fiserv, its service bureau for account and transaction processing. Check Point SecurePlatform™ on Intel based servers provide economical, easy to install and manage security gateways for the branches and main office. Loan originators working remotely have highly secure VPN access to all the resources they need through Check Point VPN-1® SecureClient.™ And the clustering and load-balancing capabilities of Check Point Express in the disaster recovery center ensure network availability for banking transactions and loan servicing. By the end of 2004, The Equitable Bank will have upgraded all its locations to Check Point Express.

THE BENEFITS OF CHECK POINT SECURITY

“The broadband network provides the bandwidth to meet user demands, but we need Check Point to complete the solution,” said Block. Check Point Express provides the secure VPN solution ensuring all banking transactions on the network meet the stringent privacy, confidentiality, and high availability requirements of the banking industry.

More productivity for loan originators

The high-performance VPN network enabled by Check Point is essential for retaining the most productive loan originators. “They work on commission and we run the risk of losing them if we don’t provide the tools they need,” said Block. The loan originators have secure information at their fingertips while talking with their customers.

Non-stop security

Check Point Express is the key to The Equitable Bank’s business continuance strategy. “We’re able to cluster distributed security gateways for automatic failover, so if one goes down our users don’t miss a beat,” said Block.

A dual data center for cost-effective growth

The secure VPN connection between the main office and remote disaster recovery site gives Equitable room to grow. “Instead of remodeling or moving to a bigger space, we can turn our two existing locations into one secure virtual data center,” said Block. Half the branches can access resources through the main center in Wauwatosa and the other half through the remote site in Waukesha, improving performance as well as availability.

Flexibility to add new branches

The Equitable Bank is always looking for opportunities to expand its market. “Check Point Express makes it easy to create new VPNs and bring new branches onto the network quickly and cost-effectively,” said Kress.

A comprehensive integrated security solution

Block also appreciates the extensive lineup of Check Point OPSEC™ (Open Platform for Security) partner products that enhance the capabilities of Check Point Express. The Equitable Bank just installed the ActiveScout intrusion protection system from ForeScout, and it integrated perfectly with Check Point SmartDefense. “We saved money by eliminating a more expensive subscription intrusion detection service,” said Block.

Easy, centralized management

The Equitable Bank manages all VPNs and firewalls from a single SmartCenter console at the Wauwatosa head office. “Like other mid-sized businesses, we have a small IT staff, so easy, centralized management was one of the key benefits we noted when we choose Check Point Express,” added Block.

THE EQUITABLE BANK’S FUTURE

The banking industry faces new initiatives that affect the electronic transmission and processing of documents. The Check 21 Act allows banks to exchange checks electronically rather than physically and promises to expedite financial transactions and services.

“This requires more bandwidth and a high level of security to protect the privacy and confidentiality of the data we transmit,” said Block. “We look at Check Point Express as a long-term security solution, one that can grow with us as we meet new business challenges and take advantage of new opportunities.”

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