

Taking Care of Business: How AT&T Technology is Helping Community Banks Thrive in Challenging Times

During a time when many businesses were struggling to keep afloat, two community banks turned to AT&T to help ensure they stayed the course. While the solutions they sought were different, their goal was the same: to better serve customers during and after the pandemic.

When the health crisis hit, [City National Bank](#) accelerated the digital transformation of its 96 branches in West Virginia, Virginia, Kentucky, and Ohio so customers could bank safely and conveniently. This meant moving quickly to transform its existing network infrastructure. By overlaying a [software-defined wide area network \(SD-WAN\)](#) on City National's existing network infrastructure, AT&T virtualized the bank's ability to monitor and direct its network traffic by moving that function to the cloud. Unlike other networking solutions, SD-WAN uses software to control network traffic paths from a centralized point. Put simply, adding SD-WAN to City National's existing network makes it more intelligent and agile.

So, what does City National's network transformation mean for its customers? Better application performance – think online banking, mobile banking, and text banking – greater network reliability, and access to more [video bankers](#). Thanks to the higher bandwidth provided by its network transformation, City National Bank has been able to add more interactive teller machines. The 25 video banker locations have been crucial during this time of social distancing. They're a safe way for customers to do their banking without losing the personal touch of a live teller.

"Our customers are at the heart of everything we do. From providing award-winning customer service to delivering anytime, anywhere banking, the digital transformation we're undergoing is all about understanding our customers' wants and needs and investing in those wants and needs," said Christopher Martin, First VP and IT Director, City National Bank. "That includes adopting new technologies, like SD-WAN, to support our transformation. AT&T SD-WAN gives us the security and agility to support our customers on their terms."

Safeguarding customer information and its network systems was the top priority for a Pennsylvania-based bank when it moved to a virtual support model. Expanding remote system access can give fraudsters more opportunities to wreak havoc. Add in a chaotic and disruptive event like the pandemic, and cybercriminals see an opportunity to exploit. One research [report](#) found cyberattacks increased 341% during COVID-19. Distributed denial-of-service (DDoS) and ransomware attacks can cripple a business. To limit its risks to such attacks, the community bank with more than 100 branches across 2 states underwent a security transformation using a multi-layered approach from AT&T.

The solution started with the installation of a highly secure [dedicated internet](#) connection. Essentially, this provides the customer with its own private fast lane. No matter how many users are on the network, the bank has access to highly reliable service and dedicated speeds.

Additional layers of [security](#) were then added, including managed [firewall service](#), managed [DDoS](#) and Domain Name System (DNS) service. These AT&T [managed security services](#) are monitored 24/7/365 to help detect and mitigate security risks. And they enable the bank to better support its customers' access to banking applications.

The unprecedented rate of change the banking industry has undergone is expected to continue. Customers have grown to embrace online and digital services over the last year and like having 24/7 access to banking services from anywhere. As community bank CEOs chart a path to prepare their banks for the future, innovation will require ongoing investments in technology.

“Community banks have long been the backbone of our banking system,” said Tony Leggio, VP of Financial Industry Solutions, AT&T. “They’re a driving force behind the growth of small-to-mid-sized businesses – the very people who can benefit most from our expertise. As the world of networking and cybersecurity becomes more complex, many businesses are looking for managed solutions that simplify their life and give them peace of mind.”

Whether it’s updating network infrastructure for digital transformation or deploying a security solution to protect customer information and internal systems, one thing is certain: connectivity is key to the future of banking.