

## At a glance...

### The brief

Customer satisfaction at Meadows Credit Union has become less measured by a friendly teller, and more by the reliability of the connection between its back office systems and its online network. Meadows Credit Union needed to maintain its online banking and back office operations efficiently. This was achieved by automating system health checks throughout the enterprise.

### The answer

NIGHTWATCH, a cross platform system monitoring application was implemented at Meadows Credit Union. This application, designed to operate within a mixed network of both legacy and Windows-based solutions, created a cohesive way to monitor both old and new applications from a central, Web-enabled console.

### The result

NIGHTWATCH provides onsite, real time notification of system errors and failures. NIGHTWATCH reports on network health, key jobs and enterprise processes. System downtime has been drastically reduced, increasing the company's ability to satisfy its customers. Members now enjoy uninterrupted service both day and night. The credit union has eliminated the high cost of maintaining a 24/7 onsite staff.

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**Credit union back office computer systems are intrinsically linked to an online customer's banking experience. Credit unions require fast and reliable connections between front office online systems and back office legacy applications and hardware, to maintain customer relations. Key to this integration of front and back office systems is the ability to spot faults in the network and provide solutions in real time, while simultaneously providing a uninterrupted service for customers.**

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### Seamless online banking

Chicago, Illinois-based Meadows Credit Union faces the constant challenge of keeping up to date with rapid technological advances, particularly in the online banking arena. It must provide its members with a seamless connection from the front to the back end of its network to maintain customer satisfaction. At the same time, the business must keep the costs of any IT implementation low, in order to fulfill its responsibility towards its members.

Online banking is a vital area for the growth of Meadows Credit Union, as it now accounts for over 20 percent of the business' total revenues. Customers of its online services demand a banking solution that can be accessed 24 hours a day, seven days a week, providing the most up to date information on personal accounts and other pertinent information. Meadows Credit Union must provide its current and potential customers with a high standard of online service, or it risks losing them to the competition.

### Time to streamline organic growth

Meadows Credit Union was facing a challenge that is common in the online banking arena; it has developed its processes for Internet banking organically. The credit union has grown new technology platforms for its online banking service on top of its more traditional, legacy systems. This organic growth of add-on

technology has sprawled as the online business has expanded, becoming a confusing mire of inflexible coding and multiple systems.

The credit union operates its core business on an HP 3000 system and it utilizes a blend of NT and Unix servers. On top of this, it has added a mixture of software that has become its online banking service. These disparate systems led to an inefficient way of working that increased costs.

Meadows Credit Union suffered from regular downtime on its online service, as its processes for maintaining the network were cumbersome. System health checks and repairs were manually performed by IT personnel that were kept on call for emergency situations. When something went wrong, the system was taken off-line. Customers were forced to wait for IT technicians to discover the problem, log on to pinpoint the issue, then wait longer for a resolution.

Over a period of time, the credit union began to realize that this approach led to excessive downtime of the system. Mike Pozzi, Meadows Credit Union's executive vice president, recognized that what the company needed was an automated program that could monitor the system in real time, removing much of the company's reliance on human intervention.

Pozzi commented: "If we don't automate monitoring and management, the job is painfully manually intensive, which has its own high cost. The dilemma for us is knowing these various processes need to be proactively managed for the credit union, yet without introducing costly, overly complex IT administrative tools and capabilities."

### NIGHTWATCH delivers

As his objective had to be achieved while preserving the credit union's current investments in technology, Pozzi looked into cross platform system and network monitoring tools. Pozzi's main goal was to enable real time notification of system errors and malfunctions. A solution based on this technology would greatly reduce the downtime of the site, while improving the service for customers.

Meadows Credit Union selected NIGHTWATCH, a cross platform system monitoring application to enable the company to report on the health of its online network in real time, while working efficiently with the business' legacy equipment.

NIGHTWATCH was implemented to ensure that processes and jobs were completed on time and with maximum system uptime. The solution was additionally set up to initiate positive confirmations for key processes, which inform the credit union's information systems staff on job progress throughout the running cycle.

Pozzi also requested that the system be enabled to monitor heat, humidity and power levels of hardware in the server room. This means if the company was hit by a public service power failure, a new battery plant at Meadows Credit Union will take over power provision for two hours. Simultaneously, NIGHTWATCH will automatically email all internal staff with a prompt to begin a controlled shut down of the business systems.

**"We looked at vendors' fullest management solution suites, then began looking in the opposite direction for a simpler approach and a more focused solution."**

**Mike Pozzi**, executive vice president, Meadows Credit Union

## New enterprise software and hardware is easier to monitor than ever

One of the IT department's most perilous responsibilities is upgrading any part of the credit union's operational infrastructure. From time to time it is necessary to add CPUs to a server, upgrade the system with new versions of software, or add data storage devices.

Keeping things simple is a major asset in times of change. NIGHTWATCH supports all minicomputers, mainframes and Windows Servers including both HP3000 MPE and HP9000 UNIX systems. This means adding new software or servers to the enterprise is easy, because NIGHTWATCH supports all hardware platforms and their respective operating systems. Using NIGHTWATCH, IT administrators can quickly check off items on monitored task lists, to move the organization from one system to another.

## Massive cost savings on improved online service

NIGHTWATCH has provided Meadows Credit Union with a seamless network operation that runs at a lower cost than its previous unmonitored enterprise. The credit union now has a network infrastructure that is more effective than the company had at first anticipated was possible, when it set out on its project in early 2002. Online downtime at Meadows Credit Union has been drastically reduced by over 60 percent, ensuring a more satisfying service for the company's members.

NIGHTWATCH has turned Meadows Credit Union's complicated infrastructure into an easy to manage and maintain network. The credit union is now able to monitor and maintain server, database and network health in real time.

Pozzi stated that NIGHTWATCH is helping the credit union move effectively into the future, and is providing a strong basis for new innovations and expansion. The project has been a resounding success for both the credit union and its members.

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