



NETWORKS

P O W E R I N G Y O U

Private Lender Accelerates Core
Processes with SD WAN

CASE SUMMARY



Who was the client

- › A privately funded, full-service mortgage bank based in ,USA.



The Problem

- › Performance issues in processing loans due to low speeds.
- › Costly and inefficient IT management.
- › An impending automatic upgrade of Windows 7 which Microsoft was no longer supporting.



How do we solve it

- › Our SD WAN provided a unified platform for accelerating access to its core loan-origination software.
- › It also offered an all-in-one controller for optimizing delivery of Microsoft Office applications.



How did they benefit

- › **INCREASED PERFORMANCE**
 - Immediate performance improvement for loan orientation.
- › **CUSTOMER SATISFACTION**
 - Improved employee efficiency as well as delivering a vastly better service to clients.
- › **LOWER COSTS**
 - Ensured a greater efficiency and lower costs for IT management.

PRIVATE LENDER ACCELERATES CORE PROCESSES WITH SD WAN

The client is a privately funded, full-service mortgage bank. Based in Houston, the bank's 1,500+ employees serve customers through 84 branches in 48 states. The lender wrote \$5 billion in funded loans in 2015 and is on pace to meet or exceed that number in 2016. In fact, it was the 12th-largest retail "nonbank" mortgage company in the United States and the 32nd-largest retail lender overall. The company's customer-focused loan officers plus in-house processing, underwriting and funding, ensure that it delivers competitive financing and on-time closings. Thousands of repeat customers appreciate the company's mission 'to make a positive contribution to our clients' lives.'

The Challenge

Speeding loan processing while supporting rapid growth

The lender's business was growing fast. The company expanded its workforce by 17 percent in a year alone. But employees working from its 84 branches grappled with severe performance problems when processing loans. Accessing the company's centralized loan-origination software and uploading customer files was time consuming and frustrating

IT management was costly and inefficient. What's more, the company would soon have to upgrade from Windows 7, which Microsoft was no longer supporting. They needed a way to streamline management of remote user desktops, improve employee productivity and satisfaction, as well as optimize its well-regarded customer service by getting customers through the loan-approval process more quickly

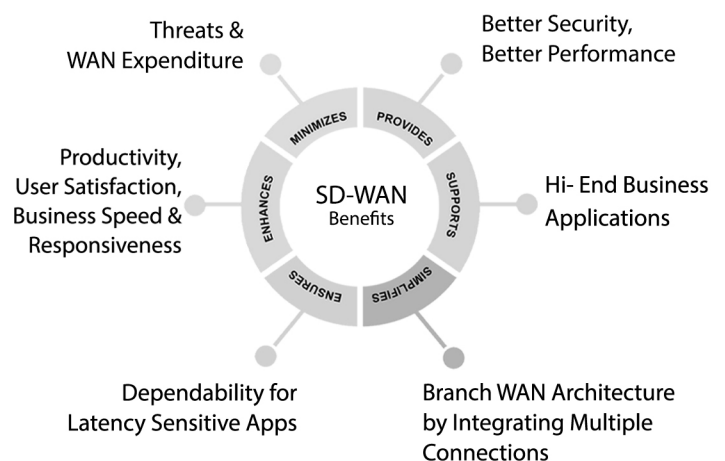
A Software-defined Wide Area Network (SD-WAN) is a virtual WAN architecture that allows enterprises to leverage any combination of transport services

The Solution

Delivering faster employee access and improved customer satisfaction

The lender turned to a full complement of SD WAN solutions to meet its pressing needs. SD WAN provided a unified platform for accelerating access to its core loan-origination software. SD WAN solution offered an all-in-one optimization for delivering Microsoft Office applications.

"Once we laid out a vision for the next three to five years and how fast new branches need to come online, it was a no-brainer for us," said the director of server architecture and infrastructure. "We did a proof of concept in our West Coast offices and saw an immediate performance improvement for loan origination."



Key Benefits

Improving employee productivity and optimizing customer service

Loan officers must access its core loan-origination software and upload large files containing loan applications and other customer information. In the past, the process took at least three hours. The SD WAN solution shaves that time to less than 45 minutes. It also improves security and regulatory compliance because sensitive customer data no longer sits on employee devices. And it supports the evolving 'bring-your-own-device' (BYOD) strategy—which means employees can use whatever device delivers the best productivity for them. "Everyone looks for ROI, but we have what we call personal ROI. SD WAN has improved the work lives of our employees. At the same time, it has enabled them to deliver a much higher level of service to our customers," said the director of IT infrastructure

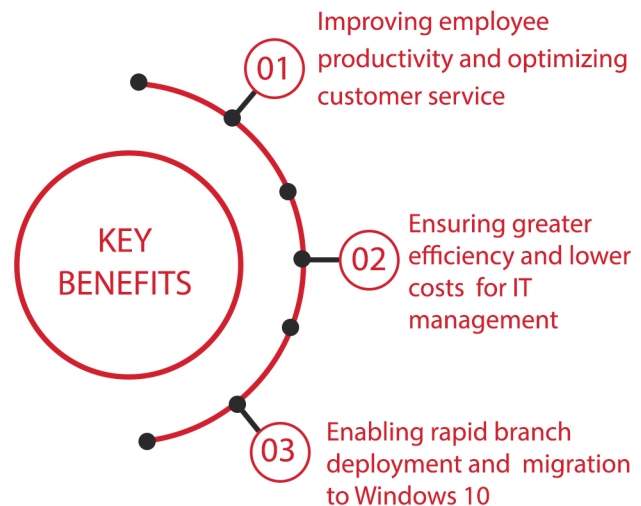
Ensuring greater efficiency and lower costs for IT management

Before the SDN solution, if users complained that the company's core loan-origination software was slow, IT staff had little visibility into possible causes. Today, IT personnel quickly identify any network issues, spending less time on technology problems and more time supporting the workforce. Employees also experience fewer IT problems. Help desk tickets which used to average 125 a day, have been reduced to a small fraction of that number

Enabling rapid branch deployment and migration to Windows 10

The lender needs to get branch offices up and running quickly to support its fast growth. In the past, it took three to four weeks to get lap

tops imaged and delivered. Now the company gets a new office operational in just a day or two. What's more, the software enabled the lender to upgrade from Microsoft Windows 7 to Windows 10. "In the lending industry, people don't like to change their software. Not only that, but the solution supports the business' BYOD strategy. "If a loan officer says, 'I need this device to work in the field,' we can support it," he said



Looking Ahead

The lender had converted its West Coast and New Mexico branches to the SDN solution. Next, it will move 1,250 employees as well as its headquarters onto the platform. "Word travels fast" - our Midwest employees are asking, 'When can we get the same performance as the West Coast?' The company is also looking to further support its evolving strategy for mobile-device and application management, including providing mobile apps to loan officers in the field



Increased Bandwidth



Centralised management across branch networks



Full visibility into the network



Improved Network Security



Reduced Costs



Easily scalable with minimum lead time