

The Bank of Glen Burnie Puts Millions of Digital Check Images Online

Widespread use of the Internet has created new business paradigms for every industry. For the banking industry, it means providing online banking services so that customers can pay their bills and transfer money from one account to another using their connection to the World Wide Web.

The Bank of Glen Burnie, an independent community bank in Maryland, saw online banking as an opportunity to go one step further in its customer service offerings. In addition to giving customers online access to paying their bills and viewing a record of their transactions, the bank wanted to give its customers online access to images of the front and back of every check they wrote. The benefits are obvious. No longer would customers have to retain their own files of canceled checks.

High Volume and High Retrieval Speed Needed

This level of online customer service meant The Bank of Glen Burnie had to upgrade its data storage system to accommodate the large amount of data that digital images require. As the bank's Vice President Thomas Cooper explains, "When you think of every check, which includes the front and back, it gets pretty terrific in terms of volume." For The Bank of Glen Burnie, the volume of data translates into many gigabytes a month, and quite a number of terabytes to store

and provide continuous online access of up to five years' worth of transactions.

One of the requirements the bank demanded of any solution it was considering was rapid access. Cooper notes, "We have a few hundred customers using the system at any one time in addition to one hundred employees accessing the system, so high retrieval speed is essential."

FlashDisk® Offers a Fast and Reliable Solution

After coming across Winchester Systems, the IT team knew it had hit the jackpot when they discovered that the price-performance ratio of Winchester Systems' FlashDisk RAID arrays was unbeatable. Elswick notes that FlashDisk is extremely reliable and fast. "There has never been a need to use the hot swap inside the unit itself. We've never had any indication of anything ever starting to fail. The reliability speaks for itself. It's easy to maintain. It pretty much does its own thing and we are not limited by I/O rates."

"Delivery and installation were a snap," adds Elswick. "A team came down, got off the plane, popped it in, and got right back on the plane and went home. It really was that easy."

Charlie Pumphrey, data processing director, adds, "We have at least five

years' worth of reports out there now, maybe more, and just about two years' worth of checks on a one system."



Disaster Recovery and Business Continuity

If online banking posed new challenges for The Bank of Glen Burnie, the tragedy of 9/11 has posed another set of IT challenges. To The Bank of Glen Burnie, disaster recovery has taken on new meaning. While the bank has always maintained multiple copies of its data at different off-site locations, it is now taking disaster recovery to the next level. The bank is creating a disaster-proof backup server configuration that guarantees that its servers never go down or lose data during a local failure or catastrophe. Cooper emphasizes that the bank's image file has become so large since the bank started offering images online that it would be extremely time-consuming to reconstruct lost data should a disaster occur.

The new disaster recovery plan configuration uses an additional FlashDisk array

and DoubleTake replication software. The additional array is located in a separate building about a block away from the bank's main office and is connected via a fiber optic network. The system constantly replicates data from the source to the target. If the source fails, the target system will come up in its place with the real-time replicated data.

Cooper notes, "Backed up on FlashDisk, we will always be up and running. The two systems together offer a very powerful disaster recovery solution at a very reasonable price." Cooper adds that the affordability of the disk arrays from Winchester Systems allows the bank to purchase additional arrays to accommodate the terabytes of data that soon will be required.

The Added Security of Distance

Today, The Bank of Glen Burnie is in the process of adding yet another layer of backup to its disaster recovery/business continuity plan. The next phase involves bringing in the new, larger FlashDisk RAID array that will be installed in a branch ten miles away. This array will

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Thomas Cooper, VP

run a bit delayed because it will go over a T1 line. Nevertheless, it will be continuously updated as the data is mirrored by the replication software. Cooper explains, "We'll keep what we've got between the main office and the array in the other building because that provides immediate recoverability, which we wouldn't have otherwise."

An Affordable Business Continuity Solution

Cooper notes that the system the bank is installing lends itself to small and midsized companies that have similar requirements to the bank. According to Cooper, "It's an affordable business continuity solution, and it's much less

expensive than something like EMC's replication system. We have a disaster recovery solution that I think many people probably think they can't afford.

In fact, what they can't afford is to lose up-time and customers as a result."

Cooper explains that the operational costs involved in recovering from a disaster are enormous, particularly if the technicians who are responsible for restoring data are unavailable. He adds, "We figured that if we lost our cold directory (the one with all of the data on it), it would take a week to recreate it. We really don't want to go through that. With this disaster recovery system, we'll have three live copies of that database."

Cooper concludes, "We went with Winchester Systems because we've been using their products, and we've been very impressed with the reliability and the low cost for performance. We've never had any problems with the Winchester System arrays. For a bank our size to be able to install a disaster recovery system like this is remarkable these days. I've been in this business a long time, and I know what it used to cost to do things."

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