

Case Study

Farmers & Merchants Bank – California's Strongest – detects microbursts and macro broadband issues with Skylight

Farmers & Merchants Bank

Founded in Southern California in 1907 by C.J. Walker, Farmers & Merchants Bank provides white-glove service to clients at 25 offices across the region, as well as through robust Online and Mobile Banking platforms. The Bank offers commercial and small business and Small Business Association (SBA) banking and lending, business loan programs, home loans, and consumer banking products, including checking, savings and youth accounts. Farmers & Merchants Bank is a California state-chartered bank with deposits insured by the Federal Deposit Insurance Corporation (Member FDIC) and an Equal Housing Lender.

For more information about F&M, please visit the Bank's website, www.fmb.com

Business issue

F&M Bank has been known as California's Strongest for over a century, and their leading-edge technology is a critical part of that strength. For their variety of business-critical applications, such as their mobile banking app, Citrix VDI and Oracle, F&M had grown concerned by very inconsistent performance of the same application from different locations. They suspected the issue was with the broadband service but neither party could measure this level of degradation.

F&M required a strong solution with deeper visibility to monitor and validate broadband performance. They needed to understand where issues originated in order to provide a higher level of experience to their clients.

In the age of remote working, video conferencing was also a critical tool for the everyday productivity of the organization. The ability to ensure no issues would arise for key communications was paramount for F&M Bank.

Solution benefits

Farmers & Merchants Bank deployed Skylight, after a Proof of Concept (PoC) that took just eight days, and immediately gained the visibility needed to understand where problems causing their degraded application performance were occurring. They could then work with their broadband service provider to fix the issues and enforce their service level agreements (SLAs).

Using Skylight performance analytics to correlate, aggregate, and visualize all performance data generated across their 25 offices, 2 service centers and 2 data centers, F&M can now easily validate their network performance, receive alerts if any degradations are occurring, and immediately pinpoint where degradations originate for expedient resolution.

Specifically, they can also ensure that video conferencing always works without a hitch. In the words of Greg Sachs, SVP and Chief Technology Officer of Farmers & Merchants Bank, "It is very comforting to know we have eyes everywhere instead of hoping. I don't believe in hope, I believe in taking preventative measures."

Skylight sensors, which generate the granular, precise performance data, are located in the Farmers & Merchants data centers and at each of their remote locations to ensure that real-time performance insight and end-to-end visibility of all critical assets is achieved. Accedian is proud to have helped make F&M Bank – California’s Strongest – that much stronger.



Normally, during business days, the network can display burstiness (as shown with the throughput in blue). But in the specified window of time, Farmers & Merchants experienced network downtime. This was because the end result of packet loss and delay is reduced network throughput, resulting in poor performance.

The granularity of the Skylight solution allowed Farmers & Merchants to detect problems that would have not been perceived with other solutions on the market. This allowed them to work with their broadband service provider to enhance the services and increase end user experience.

Greg explained that, “the level of insight we now have on a go-forward basis from Skylight, and the ability to detect issues as small as microbursts, gives us full confidence that we can maintain an exceptional level of service as we continue evolving with our transformation plans and the needs of our clients.”



1µs

performance monitoring accuracy, making microbursts a thing of the past

Business value and ROI

With Skylight, F&M Bank gained granular visibility into their network and application performance, helping them to work with their broadband service provider to restore their services within SLAs.

ROI Value: Farmers and Merchants were able to recover their total multi-year Skylight investment in record time, while at the same time improving quality of service for their clients and gaining microsecond-level visibility into their network performance.

F&M Bank also benefits from a weekly Performance Monitoring-as-a-Service (PMaaS) engagement with the Accedian team to work on continuous optimization of the network and services that they offer. This engagement aids both Farmers & Merchants and their service provider in several ways:

- Identification and prioritization of problem points or areas for improvement
- Creation of a collaborative plan for jointly troubleshooting issues together with their broadband service provider for quicker resolution

- Ensure uninterrupted video conferencing performance, sustaining productivity and business continuity
- Provide mutually-beneficial visibility where service provider can validate insight into quality of their services and F&M can be confident that they receive their SLA guarantees and are immediately notified of any violations or degradations

“The insight Accedian provides into network health is extraordinary. For a recent high-profile meeting in which video was paramount, Accedian Skylight allowed us to know in advance and in real-time that there would be no issues. If an issue comes up, we have full history and metrics including network jitter, bandwidth usage, and KPIs with minimum overhead.”

**Greg Sachs, SVP, Chief Technology Officer,
Farmers & Merchants Bank**

About Accedian

Accedian is the leader in performance analytics and end user experience solutions, dedicated to providing our customers with the ability to assure their digital infrastructure, while helping them to unlock the full productivity of their users.

Learn more at accedian.com

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