



CASE STUDY

Centurion Hosted High Availability™

"If you complete a Business Impact Analysis and think about the reputational risk of not being able to serve your customers in the manner they will expect, it's easy to make the decision."

Julie Huber
Chief Technology Officer,
Isabella Bank

Institution:
Isabella Bank Corporation

Location:
Mt. Pleasant, MI

Website:
www.isabellabank.com

Assets:
\$2.37 billion

Founded:
1903

Isabella Bank Corporation



"Our track record with the Centurion team made (Hosted High Availability) an easy decision."

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For more than 100 years and counting, Isabella Bank Corporation has served Michigan communities with an emphasis on community-based service and values. As they continue to grow, and as financial technology becomes more complex, the bank has sought not only to maintain the high level of service their customers expect, but to also protect their assets through the latest innovations in disaster avoidance, disaster recovery, and business continuity.

A long-time user of SilverLake System® from Jack Henry Banking® for their core solution, Isabella Bank turned to Jack Henry's Centurion Hosted High Availability service, an affordable, pay-as-you-go fully managed solution. Centurion Hosted High Availability helps banks manage customer expectations and reputational risk while eliminating the need for them to own, house, maintain, and upgrade redundant hardware platforms.

Isabella's Chief Technology Officer, Julie Huber, explains below what led to the bank's decision to add Centurion Hosted High Availability and the benefits they have experienced since making the move.

Jack Henry Banking (JHB): What was the compelling business reason you acquired Centurion Hosted High Availability (HHA)?

Julie: We had been doing the traditional tape back-up with the option of going to a Centurion data center should we lose our iSeries and need to recover. While working on BCP and Disaster Recovery, I did a realistic scenario of how long it would take to recover in the event we had to restore from tape using a Monday end of day, just prior to processing, disaster timeline. Recovering from Friday night's end of day tape and reconstructing everything that had occurred since then was just not the level of service our customers have grown to expect. While that scenario worked for many years in the world of paper checks and limited electronic transactions, today's customer expectations of instant account availability – whether that be through a debit card transaction, ATM, online or mobile banking, telephone banking, etc. – was a reason to change our strategy for recovery.

JHB: How has the service positively affected customer service and satisfaction for Isabella Bank?

Julie: Centurion HHA is not only used for recovery in the event of a disaster, but also as a backup for large system events. We replaced our iSeries and the upgrade took approximately 14 hours. Our customers experienced minimal reduced services for about 30 minutes while we switched to the "Mountain" prior to the upgrade and another 30 minutes while we switched back after the upgrade. If we weren't replicating, most services would have been down the entire 14 hours.

JHB: If you evaluated competitive alternatives, what were the factors that supported your decision to acquire Centurion HHA?

Julie: Our track record with the Centurion team made it an easy decision. While there are many competitors out there offering the same service, our relationship with JHA and the service, security, product knowledge and support they provide is replicated – pun intended! – using HHA.

JHB: Any specific features/functions that have exceeded your expectations?

Julie: The support team. We do our own switching now, but support continues to be there for us whenever we need anything – whether it is a problem or just a question or scenario we want to run by them.

JHB: Do you feel you've received a solid return on the bank's investment?

Julie: ROI for BCP/DR is hard to measure as you may not see it in hard dollars to the bottom line, and we all hope that you don't ever truly have to use it. If you complete a Business Impact Analysis and think about the reputational risk of not being able to serve your customers in the manner they will expect, it's easy to make the decision.

JHB: Do you consider implementing a service like Centurion HHA as an offensive strategy that provides your FI with another point of competitive distinction, or a defensive strategy that will enable you to compete more aggressively with larger competitors?

Julie: You just hope that you don't ever truly have to use it. If there was a disaster in our area that affected more than just our bank, there is no question we would set the bar high for competitors.

JHB: If you would recommend this solution to other FIs, what is the most compelling statement you would make to another institution considering Centurion HHA?

Julie: Sit down and dig deep within your team to come up with a realistic timeline for recovery should you lose your iSeries. It could just be a hardware failure. It doesn't have to be a total building loss. Use the worst-case scenario ... at 5 p.m. on the Tuesday after Labor Day. Start calculating not only the time you spend getting to your backup data center, restoring, and getting your backup box recovered, but figure out the logistics of how you would recreate the transactions that occurred since Friday night. If you do the exercise, you may be shocked at how long it actually takes to get back to where you were. It's not the tape recovery that's time consuming; it's the recreation of everything that happened since then.



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Centurion Hosted High Availability™ is a pay-as-you-go data redundancy service that leverages the sophisticated infrastructure supporting Jack Henry Banking's OutLink Data Centers™ – the outsourced information and transaction processing services used by more than 650 financial institutions nationwide. This solution provides banks processing in-house on the CIF 20/20® and SilverLake System® core platforms with an affordable fully managed service that eliminates the need for banks to own, house, maintain, and upgrade redundant hardware platforms. Banks' mission-critical business and customer data is replicated to the "Mountain" – the industry's most secure disaster recovery facility located 175 feet underground – in a near-real-time environment using Mimix software.



*"Support continues
to be there for us
whenever we need
anything."*

Julie Huber