



# America First Credit Union

Maintaining security while managing a dispersed environment is a key concern for America First Credit Union. Leveraging Novell® solutions, the credit union has increased security, while significantly reducing administrative time and costs. A Novell and IBM\* Linux\*-based solution has also delivered greater speed and performance for its ATM network.

### Overview

With \$3.1 billion in assets, America First Credit Union (America First) is the 13th largest credit union in assets in the U.S. The not-for-profit cooperative financial institution has 357,000 members, the sixth largest credit union membership in the U.S. In addition, America First has become a leader in providing electronic services to its members and is often the first to market with new technology.

### Challenge

As in all financial institutions, security is a top priority for America First. One of the biggest IT challenges is ensuring that the right people—and only the right people—have access to the right information. The IT staff wanted to provide its employees with role-based access to applications, based on their identity. An identity management solution would also streamline access for employees, many of whom use an average of 12 applications across distributed systems.

Managing desktops is also a challenge with 1,300 workstations spread across 65 locations. Without IT personnel in each location, a centralized IT staff was spending too much time installing new software and troubleshooting problems at remote sites.

The IT team needed the right tools to manage its desktops, without having to travel to individual workstations.

In addition, America First is always evaluating new applications to support its business. Some of these applications support Linux. The company has utilized two of its biggest partners—Novell and IBM—to help evaluate the benefits and development possibilities available with open source technology, free from proprietary constraints.

### Solution

As a long-time Novell customer, America First uses a comprehensive network solution based on NetWare®. In addition, the company recently completed the installation of a new ATM system that runs on a SUSE™ Linux platform. These Novell products provide a solid foundation that helps the company maintain 24/7 uptime to serve its members whether they are visiting a branch office, accessing an ATM, or making a purchase with a debit card.

Novell eDirectory™ and Novell Identity Manager help the credit union manage digital identities and provide secure access to applications. The company uses Novell

### America First Credit Union at a glance:

*Thirteenth largest credit union in the U.S.*

#### ■ Industry:

Banking and Finance

#### ■ Location:

United States

#### ■ Solutions:

Novell Open Enterprise Server

SUSE Linux Enterprise Server

Novell Identity and Access

Management

Novell ZENworks

Novell GroupWise

#### ■ Results:

- *Reduced passwords by 50 percent*
- *Reduced travel time for software-related issues by 75 percent*
- *Leveraged Linux to significantly improve the speed and performance of ATM network*

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#### Dan Williams

*Senior Vice President of Information Systems  
America First Credit Union*



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**Randy Hunter**

*Network Systems Manager  
America First Credit Union*

ZENworks® for desktop management and Novell GroupWise® for e-mail and collaboration.

“Our strategy has always been to focus on best-of-breed solutions that work well together and give us a competitive advantage,” said Dan Williams, senior vice president of Information Systems. “Over the years, Novell products have given us the best technology for our business, as well as the ability to work with other systems. Being an open enterprise gives us greater options for the future.”

**Role-based Access to Resources**

Novell eDirectory is the global repository of user identity information for America First, providing employees with identity-based access to applications based on their roles and responsibilities within the organization. To maintain a consistent source of identity information, Novell Identity Manager automatically synchronizes user identities across multiple applications, including financial, HR, online time cards and other systems.

“Novell eDirectory is really the golden nugget for us,” said Randy Hunter, network systems manager at America First Credit Union. “Microsoft\* Active Directory\* is still a relative newcomer to the directory market and lacks the extensibility of eDirectory. Growth has to be easy for us. With eDirectory, we can add five new branches over a weekend.”

Regulators and auditors keep close tabs on financial institutions and conduct regular audits and inspections. To date, America First has received high marks during each of its security audits.

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Another way the company has increased security is by reducing the number of passwords users are required to remember. With Novell Identity Manager to synchronize

identities, users now have a single ID and password to access nearly all their applications, reducing passwords by nearly 50 percent. Password-related problems are no longer the number-one reason for calls to the helpdesk.

Users on the road can securely access applications through the credit union’s employee portal. Novell iChain® provides authentication, based on information stored in eDirectory. A loan officer, for example, can take a laptop to an outdoor car sale and have access to all the necessary applications to produce loans on site.

**Secure Collaboration and File Storage**

Because e-mail is often used to exchange sensitive information, America First relies on Novell GroupWise for secure collaboration. The company runs its GroupWise mailbox on one corporate server, with a single server in each branch.

“We stay with GroupWise because our mail system has never been compromised,” said Hunter. “We’ve never had to shut down our system and have always been able to contain any viruses. We would not have the same security with Microsoft Exchange and we would require more than double the number of Windows servers.”

Novell GroupWise WebAccess helps traveling employees stay in touch with e-mail access from any standard Web browser. Many of the company’s executives travel with GroupWise on their laptops to have the same experience with e-mail and calendars as they do on their desktops.

The company’s laptop users also rely on Novell iFolder® to store and manage their files. In the past, users might e-mail files from a laptop to a desktop to ensure proper backup. Now Novell iFolder automatically stores files on a network server via the Internet, giving users the freedom to work from any location. Files get synchronized and backed up each time a user logs in to the network—whether from a laptop or a desktop.

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**Doug Youngberg**  
*Senior Network Analyst*  
America First Credit Union

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### Centralized Desktop Management

Novell ZENworks is a critical part of managing the credit union’s distributed Microsoft Windows\* desktops. The IT team uses ZENworks to standardize desktops, distribute applications and provide remote support for its 65 locations.

“Novell ZENworks does a far superior job of managing a Windows environment than does Microsoft,” said Doug Youngberg, senior network analyst at America First Credit Union. “We attend Windows conferences and hear people so excited about what they can do and it’s what we’ve been doing for years with ZENworks. Others are amazed at what our small IT staff can do.”

The policy management component of ZENworks enables the IT team to standardize workstations and give users the same desktop experience, regardless of location. The helpdesk team can then troubleshoot a standard desktop, using remote control if necessary to securely access a user’s desktop and fix the problem. For tougher issues, the team can remotely re-image a machine in 20 minutes with all the right applications.

“ZENworks is an absolute lifesaver for our IT staff,” said Youngberg. “We no longer have to visit individual workstations to fix software-related issues and can do everything from a central location. That is a huge advantage because some of our sites are 350 miles apart.”

Without IT personnel in each of its offices, the IT staff used to spend weeks on the

road to distribute applications to its entire enterprise. Now the team can distribute applications and patches enterprise-wide in a just a few hours from a central location.

“ZENworks Patch Management makes patching automatic,” said Youngberg. “We used to have a reactive approach to installing patches because it was so cumbersome and we didn’t have the staff to do it. Now we are proactive and can install patches in just a few minutes to stay current and protected.”

Imaging is so fast with ZENworks that the team can easily set up a new branch with 10–15 users in a day, giving them all the right applications with a click of a button.

“We love ZENworks because we can manage desktops according to user identity,” said Youngberg. “Because of its integration with eDirectory, ZENworks is hands down a superior product to anything on the market.”

### Success with Open Enterprise Server

Over the past year, America First has worked with Novell and IBM to implement its new mission-critical ATM system. The system manages information for the credit union’s 357,000 members and supports ATMs in 65 locations, as well as all point-of-sale transactions when members use their debit cards.

“Having two of our long-time partners as strong Linux supporters gave us the confidence to move to a Linux environment for this particular application,” said Scott Ellis, manager of Enterprise Systems at America First Credit Union. “SUSE Linux Enterprise

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Server is a perfect fit for us. With Novell and IBM, we see a great future ahead for Linux.”

America First is running its ATM system on an IBM eServer\* zSeries\* 890 with four virtual servers. The system now runs on one mainframe, instead of two, and is easy to upgrade and scale because the IT team can add virtual servers in minutes. The company has reduced its licensing costs with the ability to run multiple servers on a single processor.

The company has also seen tremendous speed and performance improvements. Instead of processing transaction in three seconds, the new ATM system processes 85 transactions a second. Based on the performance of this system, America First is now considering moving all of its NetWare servers to Novell Open Enterprise Server, many of which will run on Linux.

“Novell has always had outstanding network products and with Open Enterprise Server, we look forward to having the same capabilities on Linux,” said Scott Hopfenbeck, senior enterprise systems administrator at America First Credit Union.

## Results

America First Credit Union depends on Novell for a reliable infrastructure that is available 24/7 with the security to protect confidential information. The organization regularly passes strict auditing tests with identity-based access to resources. The IT staff has reduced the number of user passwords by 50 percent to further increase security.

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and secure network,” said Williams.

“Technology doesn’t matter without a vendor you can count on. We have had an outstanding track record with Novell and trust them with our business.”

An efficient Novell infrastructure has also reduced administration time, allowing the IT staff to work on new projects. A team of three can manage the credit union’s entire corporate network.

“We can’t even imagine the amount of administration we would require to run a Windows network,” said Hunter. “There is no way we could do it—we would have to triple our staff.”

Novell ZENworks allows the company’s IT staff to centrally manage its enterprise with the ability to deliver applications and patches in minutes, rather than weeks, reducing travel time for software-related issues by 75 percent.

By running its ATM system on SUSE Linux Enterprise Server, the credit union can process transactions nearly 300 times faster and has also significantly reduced licensing costs. Having a Linux strategy will allow America First to deliver quickly new services to its members, without the development delays inherent in a proprietary system.

“It costs a lot of money to run an IS operation to the degree we have,” said Williams.

“It would be a far more costly proposition if we didn’t have the tools to make us more efficient. There is no way we could do things as efficiently or cost-effectively without Novell.”



Contact your local Novell Solutions Provider, or call Novell at:

1 888 321 4272 U.S./Canada  
1 801 861 4272 Worldwide  
1 801 861 8473 Facsimile

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### Novell, Inc.

404 Wyman Street  
Waltham, MA 02451 USA