

Gardner National Bank

Gardner, Kansas



Company Overview

Serving the community in one of the premier business development environments in Kansas, Gardner National Bank supports customers in the greater Kansas City area and in three of the fastest-growing counties in state—Johnson, Franklin, and Douglas counties.

The Challenge

Gardner National Bank's computing infrastructure, a mix of ASCII-based terminals and PCs, was becoming more and more unwieldy as key information was isolated on individual PCs and therefore unavailable for group sharing. The time had come to address this lack of cohesion as preparations began to open Gardner's first branch office and to switch to new core banking software.

Branching Out to Reach Small Businesses

According to *American Banker*, close to 90 percent of the banks forced to merge since the early 1980s have been small community banks. So it may seem revolutionary that Gardner National Bank—a \$30 million independent, locally owned and managed bank—was established in 1983, during the peak of those turbulent times.

However, Gardner National Bank fills an important void left by these mergers: It specializes in meeting the banking needs of small businesses. It has been so successful at this, that in late 1996, the bank was ready to open its first branch office. Gardner knew it needed to find a more consolidated and sophisticated IT solution to accommodate future growth.

Wyse Winterm Thin Clients.

A Better Solution

The bank's existing infrastructure—a mix of Wyse® ASCII-based terminals and

PCs—was limiting because data and applications were not always accessible by all who needed them.

As a new branch and increasingly sophisticated banking software were being introduced, the bank needed a strong, consolidated solution that would be portable and scalable.

The answer? Winterm™ Windows®-based terminals. These devices connect seamlessly to existing enterprise networks. They allow users to stay productive within a familiar terminal interface. And their scalability will allow the bank to deploy new applications at its own pace.

WYSE

Smarter. Easier. Thinner.
Innovative Thin Clients from Wyse.

Winterm Thin-Client Benefits

The Winterm thin-client solution provides a consolidated network approach, allowing information and applications to be shared between branches. Upgrades to software can be made centrally and the user-friendly interface makes Winterm devices easy to use.

The Solution

Gardner Bank set up a custom server, where its core banking software—Insite from Automated Systems—and other banking applications reside. Winterm terminals are used to access these applications as well as standard office software. Remote users in the new branch can access applications and data by using modems to dial in to the network.

Results

The bank's existing and new computer platforms can now quickly and easily access all applications and data. Even users unfamiliar with Windows are comfortable using the Winterm terminals. And the bank has realized a big cost advantage from not needing a PC on every desk.

Architecture

- Winterm 2500T thin clients
- Custom server
- Citrix® WinFrame® server software
- WyseWorks® Terminal Suite
- Dual Pentium Pro 200 processors
- 256MB memory
- 4GB hard disk

Integration Concerns Resolved

Gardner Bank wanted to increase the sophistication of its electronic banking technology by accessing Windows-based applications, including a new version of Insite software that provides comprehensive data processing designed specifically for small to medium-sized banks. It also wanted to update its loan processing software to the Rembrandt Lending System from Bankers Systems.

These strategic applications, as well as standard office software (e.g. Microsoft® Office) had to be accessible to the main office and the new branch office.

Although these requirements seemed a tall order to Gardner National Bank—with its isolated PCs and ASCII terminals—the Winterm solution has enabled the bank to successfully achieve network integration.

A Successful Installation

In conjunction with Automated Systems, a Wyse Value Added Reseller located in Lincoln, Nebraska, the Gardner National Bank set up its custom, rack-mounted server.

Automated Systems' core banking software, Insite, was installed on the server, accessible by all of the desktop platforms used at Gardner Bank.

Matt Keller, vice president and cashier of Gardner, was pleased with the implementation: "We don't need PCs as much anymore. Running off the WinFrame server software, we have everything we need. It just makes a lot of sense."

Results

Gardner National Bank has met all of the objectives it set out to achieve with the Winterm solution: network consolidation, an easy-to-use platform, and portability and scalability.

Keller elaborated, "The ease of use for non-Windows users is really great. Though our staff is using Windows-based applications, they don't really need to be experts."

"The portability of these machines is great. Compared to a Novell or Windows NT network, there seemed to be a big cost advantage to not having a PC on every desk. Besides, the network administration is much easier," Keller continued.

Widened Deployment in the Future

Gardner Bank feels it is well positioned for future growth and technological changes. Keller explained, "We're in a growth area and we will continue to add computing resources in the next few years. That's another important reason why we chose the Winterm platform—because you can add users and additional workstations very easily."



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