

National Bank of Commerce

Customer Success Story

The Customer

For more than 80 years, National Bank of Commerce (NBC) has provided financial services and support to the communities of the Twin Ports of Wisconsin and Minnesota. The financial institution is dedicated to making a difference in the financial lives of the people, communities, and businesses it serves. Its community-minded Board of Directors and bank officers are focused on meeting the needs of customers within its regions by discussing the future of the business at regular Regional Economic Indicators Forums.

NBC has enjoyed a long and prosperous history. The bank was originally chartered as Union National Bank of Superior on February 7, 1934. It replaced the already closed United States National Bank and officially opened for business on April 16, 1934.

Today, NBC operates six retail branches and one operations center, and has more than \$585 million in assets. It continues to expand its business in Wisconsin and Minnesota as customer demand for its services and support grows.

The Challenge

NBC relied on an analog video system to help enhance security and reduce fraud, and had multiple third-party systems in place. Troy Lambert, vice president, eServices director, National Bank of Commerce, was eager to upgrade to an IP-based security solution and standardize technology implementations across the NBC facilities to ease system administration and management. Working closely with Security Products Companies, a systems integrator that specializes in the financial services market, NBC reviewed proposals and plans to enhance its current network and bring the bank into the next evolution of its technology infrastructure.

During the RFP process, Verint® visited with the NBC team and offered suggestions on what innovations would help Lambert build upon his idea of developing NBC as the bank of the future. This customized approach to the sales process went above and beyond what other vendors proposed on paper. Furthermore, Verint's in-depth knowledge of the banking market helped it deliver a solution that would meet the distinct needs of NBC.

As the proposal process progressed, Lambert sought to ensure the bank could meet its current needs as well as future requirements. His vision included ensuring NBC had access to the most current technologies and he had the full support of the bank's senior management and Board of Directors.

"Our focus on security reaches beyond the walls of our facilities," he says. "We want to have the opportunity to make a difference in our organization and within the surrounding area. Verint and Security Products Companies are true partners in helping us meet this goal."

VERINT.



Solutions

Verint EdgeVMS Platform
Verint EdgeVR 300
Verint IP cameras including
360-degree models
Verint EdgeVMS Op-Center
Verint EdgeVMS Vid-Center



Industry

Financial



Region

United States



National Bank
of Commerce™

Member FDIC

The Solution

NBC opted to deploy the Verint EdgeVMS Platform including EdgeVR® 300, Verint IP cameras including 360-degree models, Op-Center, and Vid-Center. Verint's EdgeVR 300, a hybrid network video recorder (NVR), is implemented across all of NBC's branches, along with more than 300 IP cameras.

Security personnel view live and recorded video from their desktops to make real-time decisions using Verint's EdgeVMS Vid-Center™, an enterprise NVR interface that provides a complete view of video operations, reducing the cost and complexity of securing large, geographically dispersed organizations. Verint EdgeVMS Op-Center™ is a management solution that allows organizations to monitor, manage, and troubleshoot Verint NVRs from a central location. NBC also leverages EdgeVMS Op-Center to manage its Allied Telesis network switches and integrate teller/ATM transactions with video surveillance. Currently, the bank is evaluating Verint's Business Intelligence capabilities within the EdgeVR 300 to conduct traffic analysis of the branches.

Lambert notes that the surveillance coverage is comprehensive across all of NBC's facilities. "Everything is covered," he says. "We sought to have multiple kinds of cameras, including 360-degree devices, to be able to see different areas, many of which lacked surveillance coverage in the past. It is now our goal to go above and beyond typical coverage expectations — the gold standard if you will."

In developing the robust surveillance network, Lambert asked the SPC and Verint teams to think of the bank as a "blank canvas" — challenging the teams to think beyond traditional requirements and build a true one-of-a-kind system.

"I allowed our partners to have free rein over this project. Just because we had a camera here before, doesn't necessarily mean we needed one there now," he says. "Robberies are costly; we've experienced six over the past 12 years. When you consider the losses from those types of events and the fact that we only had maybe one good image from the analog system, it makes complete sense to invest in technology that could help mitigate these events and streamline investigations."

Beyond the fact that investigations are quicker and more efficient, NBC employees support the bank's focus on security. "The safety of our staff is paramount, and we strive to have a full suite of tools available to help us mitigate risks," Lambert says.

The Results

NBC boasts that it has cameras installed throughout its infrastructure and externally on the corners of its buildings. Lambert says there is a focus on deterring risk and the visibility of the surveillance solutions plays a significant role in this approach. Customers have shared feedback that they also appreciate the fact that NBC takes security seriously.

The financial provider also looks to build its reputation as an active community partner as strong collaboration with other local business, first responders, and law enforcement is beneficial to the overall regions the bank serves. It has leveraged its video footage to help investigate area crimes and when needed will share evidence with local police.

The Customer Engagement Company™

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