

Stellar Security



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Jim Leonard
Vice President and
Security Director,
STAR Financial Bank

DVRs Free STAR Financial Staff to Concentrate on Core Business

Freeing operations staff from having to change, catalog and store tapes, check the time and date generators on VCRs and otherwise ensure that its analog system was recording properly was one of STAR Financial Bank's main objectives when the Fort Wayne, Indiana-headquartered bank decided to acquire a March Networks™ Digital Video Recording (DVR) system in the Spring of 2003.

RELIABLE operation of the bank's video surveillance and monitoring system was dependent on consistent performance of these maintenance tasks at 43 locations, said STAR Financial Bank vice president and security director Jim Leonard.

"Managing that process across all of our branches was difficult, especially when performance measurements related to profitability are foremost in the minds of operations staff."

As a result, when video was required for evidence, it sometimes wasn't there or the quality was a problem, said Leonard. "In some cases the tape wouldn't be changed or the VCR would record at the wrong speed."

Leonard had been reading about DVR technology in professional publications and has always networked a lot with colleagues in the field, so he was aware of the trend toward networked digital video surveillance technology and was anxious to replace the bank's analog system.

An acquaintance, who is a senior security executive at a large bank, had already spent a considerable amount of time evaluating DVRs and had opted for March Networks product, so when the time came to acquire a trial and evaluation unit, a recommendation from Leonard's colleague was well received.

"Being able to rely on all of his due diligence and testing significantly shortened the procurement process, but we evaluated other products, too" said Leonard.

Evaluation

The trial and evaluation unit was acquired in November 2002. Installation began in earnest at the end of February and, by April 1, the entire system was up and running in all 43 locations.



"We didn't want to have analog time lapse technology running along with the DVRs, so we decided it would be better to convert in one fell swoop."

In addition to its branches and full-service ATMs, STAR Financial also installed DVRs at its operations center, its head office in downtown Fort Wayne and at a wealth management center in Indianapolis. Each location is equipped with a DVR, recording from up to 16 cameras and providing coverage of ATM lobbies, night depositories, entries and exits, vaults and all teller and customer service workstations.

The bank was able to make use of its existing wide area network and cameras, but an overall security assessment was conducted in tandem with the installation to ensure overall system performance and effectiveness.

"When we rolled out the DVRs at the branches, we also decided to assess and evaluate each camera for quality, correct positioning and coverage," said Leonard. "In many instances, we found cameras that were ineffective and repositioned them. In some cases, we had cameras that weren't providing us with the quality we required and we replaced them. And at some sites, the coverage wasn't adequate, so we installed additional cameras."

Storage

STAR Financial Bank stored 90 days worth of video with its analog system and decided on the same storage when it converted to DVR technology. It saves disk space by recording on motion alarms after business hours and on weekends and holidays. Recording in most cases at 8 frames per second (fps) to DVRs equipped with three 120 Gigabyte drives, 90 days of internal storage will be easily achievable.

Meeting the storage target was a problem at one location only and in that case, the issue was resolved by stepping down the recording

rate to 4 fps on a few cameras, said Leonard. From the bank's operations center in Fort Wayne, Leonard is able to access live or archived video from any of STAR Financial's 43 locations. He also manages the DVR Configuration Tool, which allows him to control access to video throughout the organization and configure devices connected to the DVRs, including audio and video inputs.

"In our management structure it's the banking center officer who has overall responsibility for each branch. This individual is primarily focused on sales and business development, so it's the second in command, the branch operations officer, who has access to the DVR Viewer," said Leonard.

Training

The software is so intuitive that branch operation officers were trained internally as part of the installation process.

Operations staff are happy about not having to change, catalog and store tapes, but the two main benefits of the March Networks DVR system are speed and reliability.

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In one situation, said Leonard, a customer insisted he made night deposit, but that his account was never credited. After reviewing the video, STAR Financial security staff were able to refute the claim.

To combat fraud within the communities served by the bank, the branch operations officer is able to quickly distribute an image of a suspect to an e-mail address list of other banks.

"In the Fort Wayne metropolitan area, we have a networking group of representatives of financial institutions," said Leonard. "We share intelligence all the time and would certainly distribute images of suspects who attempt to open an account with bogus information."

Unfortunately, most other institutions can't return the favor at this time, as STAR Financial is one of only two banks to have adopted DVR technology in the Fort Wayne area.

Leonard's positive impression of March Networks, originally based on a colleague's experience, has been fully validated.

"One of the things that distinguishes March Networks from the rest of the pack is the technical support that we receive. It's outstanding. Your people do a great job." ✨

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About STAR Financial Bank

STAR Financial Bank is an Indiana-based, community bank with \$1.4 billion in assets. STAR maintains 43 banking centers throughout Indiana, including the communities of Anderson, Angola, Carmel, Churubusco, Columbia City, Elwood, Fort Wayne, Hamilton, Kokomo, Marion Muncie and New Castle. In addition to full service banking centers, STAR Financial Group, STAR Financial Bank's parent company, offers professional services in trust and asset management.