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Citrix ADC helps IDFC FIRST Bank improve customer experience with near 100% application availability during failover

Citrix ADC helps IDFC First Bank address application availability during failover from primary to secondary internet link, enabling the business to deliver seamless user experience while optimizing the utilization of both links.

Founded by the merger of IDFC Bank and Capital First, IDFC First Bank is one of India's leading private sector banks. While a relatively new entrant, the bank is rapidly transforming itself into a large and powerful retail banking franchise. The bank provides a range of financial solutions to individuals, small businesses and corporates. With its strong pan India presence across 424 bank branches, 104 asset branches, 272 ATMs and 567 rural business correspondent centers, the bank offers its customers a wide choice of where and how to bank. It also offers the options of internet banking, mobile banking and 24/7 toll free banker-on-call service.

Lack of seamless failover hampers user experience

Though being a relatively new entrant can be challenging in gaining an edge in the highly competitive banking industry, IDFC First Bank's success lies in its ability to deliver superior user experience. As a fast-growing bank it relies on its internet connectivity to deliver this experience through a wide range of banking and financial services, including internet and mobile banking, to its customers across the country.

While the bank had built adequate redundancy in its network connectivity with a robust primary internet link as well as a secondary internet link to switch the traffic to in case of a failover, the lack of seamless failover posed a challenge to application availability. According to Nitin Mhatre, IT Infrastructure Specialist, IDFC First Bank, though the shifting of traffic from the primary to secondary link was automatic, it would still take around one to two minutes to happen. This would lead to link fluctuation and outage, making the applications unavailable during the intervening period.

IDFC FIRST Bank

Industry
Financial Services

Location
India

Citrix products
- Citrix ADC

Key Benefits
- Citrix ADC has helped IDFC First Bank in enabling seamless switching of traffic from the primary to secondary internet link in case the former goes down. Building redundancy into the network
- Ensured that the entire process of failover is transparent to the user and with no disconnection
- Resulted in increased utilization of both the links to almost 50-50%. Thus, justifying the RoI on the link for the bank

"As a bank, even one to two minutes failover time is not acceptable and can create huge repercussions. A minute's downtime of the internet link can mean thousands of transactions getting declined, customers unable to access our internet and mobile banking services access to the applications is affected. Thus, hampering both customer experience and business. While redundancy was there in our network, 100% application availability was a challenge," explains Mhatre.

Besides lack of seamless failover, IDFC First Bank was also facing challenges around under-utilization of its secondary internet link. While the primary link was being utilized at 70-80%, the secondary link was lying mostly idle to be utilized only once or twice in a month when the primary link went down. This was because the bank's existing network setup allowed for only one link to be used at a time.

With approximately Rs. 15 lakh spent annually on one 100 Mbps link, the bank was unable to achieve the return on the investment that it had made in the secondary link. While the bank could not reduce the bandwidth capacity on the secondary link as that would create performance issues, there was a need to improve its utilization.

Finding the right fit with Citrix ADC

The bank's IT team identified the load balancer as an apt solution to address these challenges as it was looking for a device that could be managed and controlled internally by the bank. The next key step was finding the right technology partner.

Being a tried and trusted solution with cutting edge technology features, IDFC First Bank found Citrix ADC to be the perfect fit for its twin requirements of application availability during failover and optimum network utilization. The entire ecosystem and strong support network of trained resources, SI partners, after-sales support and easy manageability tilted the final decision in favor of Citrix.

Citrix ADC delivers twin wins around application availability andRrol

Citrix ADC has helped IDFC First Bank in enabling seamless switching of traffic from primary to secondary internet link in case the former goes down. The solution ensures that the entire process of failover is transparent to the user and with no disconnection. The bank no longer gets any user escalation around link fluctuations and application outages during the time it takes for the switchover to happen.

"Citrix ADC has helped IDFC First Bank bring down the time taken for the failover from primary to secondary internet link to nearly zero. This is indiscernible to the end user who continues to have access to the applications without any disconnection. With near 100% application availability during the failover, IT is able to guarantee to the business the ability to deliver a superior experience that customers have to come to expect from the bank," says Mhatre.

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Nitin Mhatre
IT Infrastructure Specialist
IDFC First Bank

With the help of Citrix ADC, the bank has also drastically improved its network utilization with the outgoing traffic getting load balanced between the primary as well as secondary internet links. The load balancer has enabled IDFC First Bank to use both the links at one time, distributing and sharing network traffic among them. This has resulted in both the links now getting almost 50-50% utilized. Thus, not only optimizing the utilization of the secondary link but also justifying the RoI on the link for the bank.

Going forward, IDFC First Bank looks at Citrix as a key enabler for driving better optimization for its network infrastructure.

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