

US Bank reimagines the banking experience with Comcast Business

Strategic partnership enables US Bank to deliver innovation that transforms how, when and where customers bank.

Situation

- US Bank, the fifth largest commercial banking institution in the United States, is opening hundreds of new branches and adopting new technologies that enhance customer, community and employee interactions through digital engagement.

Challenge

- The Financial Services industry is evolving into an increasingly sophisticated digital landscape, connecting a growing number of consumer interactions and experiences.
- More mission critical business applications – many of which are moving to a hybrid cloud environment – require reliable connectivity to perform.
- Demand for video consultations and co-browsing – recording a 9x increase in digital customer engagement during the COVID-19 pandemic – is driving the need for more bandwidth.
- Continued growth – organically and via acquisition – adds complexity and the need for flexible network planning.
- Adoption of software-defined networking (SDN) architecture for dynamic routing and resiliency, requires physically diverse, high-capacity connectivity to fulfill its mission.

Solution

- Ethernet Dedicated Internet
- Managed Broadband
- Professional Services

Results

- Improved connectivity empowers US Bank to plan new ways of serving customers – particularly when it comes to video calls, mobile apps, and digital banking – and supports its digital transformation efforts.
- Increased bandwidth and diverse, reliable connections help customers and employees stay connected at affordable costs.
- Working with Comcast Business brings together technical, business, and project management roles, all aligned to a common objective.
- US Bank is seeing an improved employee approval rating by 10% in part due to technology upgrades and ability to more seamlessly connect with customers digitally.
- Scalable solutions allow for continued growth and expansion into new markets.

Situation

The fifth largest banking institution in the United States, US Bank, has more than 2,000 branch locations across 26 states across the Midwest and West Coast, and is expanding to the East Coast. US Bank prides itself on always being there for its customers – and offering them the ability to bank however, wherever and whenever they want.

As consumers' banking preferences, expectations and habits quickly changed at the onset of the COVID-19 pandemic, US Bank sought to accelerate its plans to support digital engagement and revolutionize the way it serves its customers digitally and in person. The bank was revamping its retail branches to accommodate new applications, new consultative tools, and an increased demand for video calls and co-browsing with US Bank professionals. To support its strategic vision, US Bank recognized enhanced connectivity as a foundation to enabling these transformative, digital experiences.

Challenge

The pandemic created more reasons to push for digital banking – US Bank's customers engaged with them nine times more digitally and on video than in person in 2020. The bank needed to continue offering new solutions and technologies to keep abreast with its customers' changing habits.

Additionally, US Bank was migrating its applications to the cloud and undertaking an enterprise-wide SD-WAN implementation, prompting the need for diverse, redundant Internet connections to increase site level resiliency and add bandwidth. Bandwidth and reliability would prove vital in keeping US Bank connected with its customers.

US Bank had experienced in the past some of the common difficulties faced by enterprises upgrading connectivity such as rigid ordering processes, high construction costs and extended timelines for service provisioning. These obstacles made it difficult to adequately plan for future capacity needs and stay ahead of what new customer and employee applications the business had in the development pipeline.

At the same time, US Bank was continuing to scale, both organically and via acquisition. This included the acquisition MUFG Union Bank in September 2021, which added more than one million customers and hundreds of new sites. As retail branches transitioned to digital and remote banking, network traffic patterns continued to shift, posing new challenges and new opportunities.

Solution

Recognizing the unique challenges and priorities specific to US Bank's transformation strategy, Comcast Business committed to providing the transparency and flexibility needed to make planning, pricing and acquiring high speed connectivity seamless and scalable.

Comcast Business provided [Managed Broadband](#) services, a nationwide solution that enables enterprises to simplify the complexity and management of their connectivity needs. With fast connectivity, US Bank employees can better communicate with customers and have the tools needed to do their jobs.

Although US Bank is using multiple connectivity options, including 4G cellular data, due to the limitations of wireless, they leaned on Comcast Business' [Ethernet Dedicated Internet](#) as the preferred underlay solution offering reliable service backed by service level agreements, expandable capacity, and symmetrical traffic flow.

"It was critical to strategically build out our network, not just to match our growth today but to be ready for the future," said Tim Prairie, Vice President, Network Engineering at US Bank. "With Comcast Business', we feel confident in our ability to pursue the next-gen technologies shaping our industry."

Results

With Comcast Business, US Bank can meet their increasing demand for bandwidth and continue expanding branches to accommodate new markets. The bank can also work with customers in new ways on its mobile app and in branches, including do-it-together options, like co-browsing, virtual appointments, video interactions, in-branch tablets, digital signage and more.

Comcast Business was also able to help US Bank overcome many of their historical delivery challenges while maintaining flexibility and controlling costs. The bank experienced high levels of communication and flexible project management throughout the engagement; having the option to right size the project plan, working in batches or branch-by-branch, eliminated many of the roadblocks common with large network projects.

"Since day one, Comcast Business has served as a true technology partner that is committed to our success and doing what it takes to be there for us, so we can be there for our customers." said Prairie. "The dedicated team at Comcast Business has provided exemplary communication, flexible options and flawless project management and execution, making them our managed connectivity provider of choice."

US Bank customers can now take advantage of remote digital banking services and can be seamlessly connected to US Bank employees, banking applications, and cloud services. Technology upgrades also have contributed to improved employee approval rating by 10%. With a strong connectivity infrastructure in place, the bank is better able to focus on strategic initiatives and upcoming innovations shaping the future of banking

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