

## Customer Profile

# First National Bank/ Highlands Bank

Texas bank implements RSA SecurID®  
to drive growth and ensure security

## Acceleration

“Thanks to RSA SecurID we’ve been able to accelerate our growth strategy by providing remote secure access to the company network and secure applications. We’ve also galvanized our disaster recovery and business continuity operations by ensuring key employees can remotely access the network in the event of a disaster.”

Eric R. Morris, V.P. Information Technologies,  
Highlands Bank

## AT A GLANCE

### Business Challenge

- Strengthen customer relations by allowing mobile sales force secure access to applications on the corporate network.
- Bolster disaster recovery and business continuity plans by providing employees in important positions with remote access to the corporate network.

### Solution

- Implemented RSA SecurID 800 for the remote sales force and RSA SecurID 700 for employees in key positions. Utilised RSA SecurID On-demand authentication which sends one-time passcodes to users via short message service (SMS) or email.

### Results

- Mobile sales staff can access more applications on the company network enabling them to offer more services to customers in their homes and businesses. This bolsters a growth strategy built on the development of close relationships with customers.
- A robust disaster recovery solution that ensures both First National Bank and Highland Bancshares can keep operations running in the event of a natural or man-made disaster.

First National Bank is a 119 year old community bank that operates in the state of Texas, USA. Owned since 2006 by holding company Highland Bancshares – also formed in 2006 by a group of veteran banking executives and investors – it also has a sister organization, Highlands Bank. Both banks offer private and business banking services to residents of Texas.



### BUSINESS CHALLENGE

When First National Bank was brought into the Highland Bancshares fold in 2006 it signaled the launch of an ambitious growth strategy for both First National Bank and Highlands bank. The overarching objectives of the strategy were to grow the number of branches from 8 to 13 and double assets to \$1 billion by 2012.



This expansion drive was based on the delivery of highly-personalized services for both private and business banking customers. In practice this meant being able to visit potential new prospects in both their



homes and offices to arrange the opening of accounts, loans and offer investment advice.

This strategy has to date been successful in that assets have grown from \$120 million in 2006, when First National Bank came into the Highland Bancshare fold, to \$500 million three years later. However, to bolster its drive to the \$1 billion mark Highland Bancshares wanted to ratchet up operations. In practical terms this meant arming the employees who travelled to client locations with secure access to the organizational network to enable greater efficiency.

There was also another dimension that needed to be addressed. Texas is subject to tornadoes, particularly the far north-east of the state. These can and do cause enormous damage. For example, a rival bank's corporate headquarters



The Security Division of EMC





were in a tower block which was pummeled by a tornado. It was six months before the office could be reopened. Highland Bancshares wanted to galvanize its disaster recovery plans to ensure that in the event of a similar or other form of disaster, employees in key positions could access the company network from their homes to keep the business running.

## SOLUTION

To achieve its objectives the organization decided to implement RSA SecurID. Eric R. Morris, V.P. Information Technologies, Highlands Bank, said, “Making the decision to use RSA technology was very straightforward. We are a heavily regulated industry. When government inspectors come to audit IT solutions and discover you are using these solutions it counts as a big plus point. The good reputation of RSA is well established.”

Following a successful proof of concept (PoC), systems integrator Fortress IT, LLC. was charged with implementing RSA SecurID 800 tokens for the mobile workforce. The RSA SecurID 800 stores several user IDs and password combinations allowing users to logon to multiple domains. In addition to generating one-time passwords, it is capable of storing multiple X.509 digital certificates, which enable the creation of digital signatures and authentication to file encryption and other applications.

First National Bank also deployed RSA SecurID tokens to other employees for its disaster recovery strategy. This token simply connects to any key ring and is easy to carry around. Every 60 seconds a new code is generated by the RSA SecurID AES algorithm. The Advanced Encryption Standard (AES) is an industry-standard algorithm that offers powerful encryption.

Both tokens use RSA® Authentication Manager 7.1 the software that is the engine behind SecurID two-factor authentication. The bank wanted to use this latest version of Authentication Manager because of RSA SecurID On-demand authentication to support their business continuity plans. This is a new credential method which delivers one-time passcodes to users via short message service (SMS) or email. No physical token needs to be assigned nor does software need to be installed on a laptop or mobile device.

## RESULTS

The immediate benefit was the ability of the mobile sales team to securely access more applications on the organization’s network when at a client location. In turn, this meant they could provide more services, strengthen customer relationships and move forward with its strategy to reach \$1 billion of assets by 2012.

Eric R. Morris said: “We are now well on course to meet our targets. The RSA technology allows us to give the sales force direct access to more applications so more services can be offered in a client’s home. In effect, RSA SecurID 800 has underpinned our growth strategy.”

Paul Calvo, Owner & Security Principal – Fortress IT, said: “The RSA technology was implemented quite quickly and what was really impressive was the knowledge and speed of response of the RSA technical support team.”

From the disaster recovery perspective, RSA SecurID 700 has provided First National Bank and Highlands Bank, with the ability to ensure that business continues in the event of being struck by a natural or man-made disaster. Morris adds: “Thanks to RSA SecurID 700 and the RSA SecurID On-demand authentication we can essentially expand our disaster recovery solution on the fly. By providing tokens to employees in important positions we have guaranteed that should a disaster befall us we can ensure the business continues running. These employees simply log onto the corporate network from PCs at their homes.”

*“We are now well on course to meet our targets. The RSA technology allows us to give the sales force direct access to more applications so more services can be offered in a client’s home. In effect, RSA SecurID 800 has underpinned our growth strategy.”*



Eric R. Morris, V.P. Information Technologies,  
Highlands Bank



RSA Security Inc.  
RSA Security Ireland Limited  
[www.rsa.com](http://www.rsa.com)

The Security Division of EMC

RSA and the RSA logo are registered trademarks or trademarks of RSA Security Inc. in the U.S. and/or other countries. EMC is a trademark of EMC Corporation All other trademarks mentioned herein are the property of their respective owners. ©2003-2009 RSA Security Inc. All rights reserved.  
FIRNAT\_CP\_11/09