

PREMIER Bankcard invests in exceptional customer service and online experience



About First PREMIER Bank and PREMIER Bankcard

First PREMIER Bank and PREMIER Bankcard is considered one of the strongest financial organizations in the United States. Based in Sioux Falls, South Dakota, First PREMIER Bank offers personal, business and agricultural banking, mortgages, wealth management, ACH and Treasury services. PREMIER Bankcard services the bank's credit card, helping individuals and families improve their financial health and rebuild less than perfect credit caused by past financial problems, job loss, divorce, and other factors.



Challenge

Becoming a performance-oriented financial partner

Based in Sioux Falls, South Dakota, First PREMIER Bank and PREMIER Bankcard have grown into one of the nation's strongest financial organizations by providing exceptional customer service. PREMIER is continually looking for ways to be even better— from developing online customer experiences to managing IT and application performance. "As a privately held institution, we have a lot more freedom to reimagine how we work. We are relentlessly focused on working faster and smarter, and on choosing the best technology partners to support us every step of the way," says Dave Geiver, Vice President of Technology at First PREMIER Bank and PREMIER Bankcard.

Embodying this proactive spirit is PREMIER's IT services team. They not only monitor the bank's online services; they also have developed a large application suite to underpin PREMIER Bankcard's credit card business and call centers. Stakeholders across PREMIER rely on the IT team to help ensure these applications perform optimally with minimal service interruptions for the customer.

"When the IT team is called on to solve a problem, we need to pinpoint and address the issue quickly," says PREMIER's AVP of IT Infrastructure Brian Brenner. "We're committed to getting even better at doing that every day."

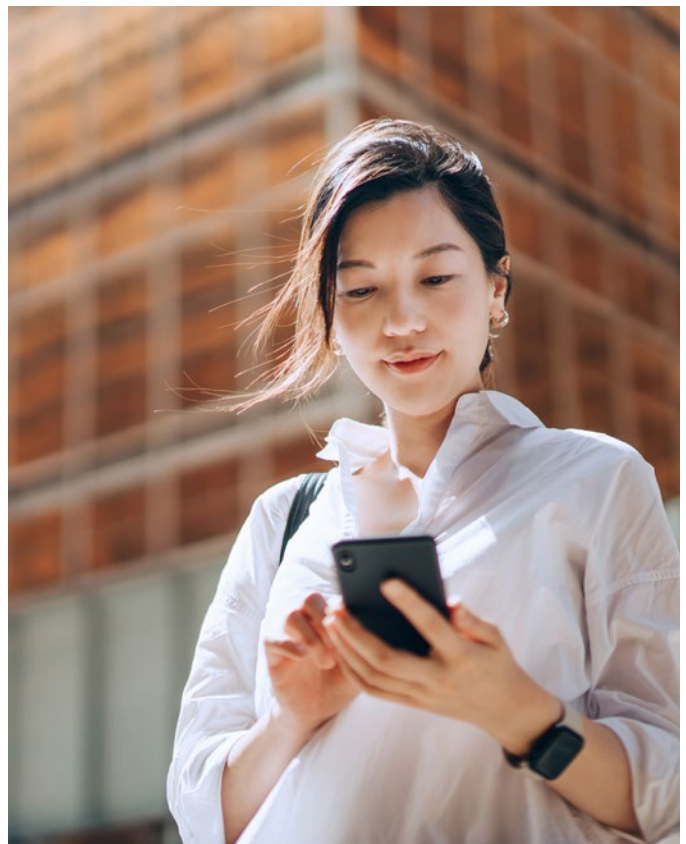
For First PREMIER and PREMIER Bankcard's Network Operations Center and Application Development teams, one challenge to accomplishing this goal was finding a solution that enabled them to develop a detailed view of application performance. Multiple sources of very

Key Benefits

- Mobile app achieved 99%+ availability for millions of credit card customers
- Improved performance to deliver reliable customer experiences
- Built a collaborative environment, transformed how departments work together

granular performance data needed to be consolidated. CPU, storage, and database performance data was readily available, but the team needed to develop a consolidated view of overall IT operations to insure high levels of internal productivity and the quality of PREMIER customers experiences.

"We had access to data but needed to develop that into actionable information. We wanted to be proactive and address issues before they became problems," says Brenner. "Our first step was to implement a detailed monitoring tool to give us visibility across every IT application and platform for both First PREMIER Bank and PREMIER Bankcard."



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DAVE GEIVER,
Vice President of Technology
First PREMIER Bank and PREMIER Bankcard

Solution

Faster, more reliable customer experiences

With AppDynamics, PREMIER gained a single tool to oversee its application, network, and database operations. Deep insight into these systems enabled the company's IT team to better support critical banking services on the bank's website, as well as the mobile applications and call center operations for PREMIER Bankcard's four million credit card customers. This proactive approach has resulted in faster, more reliable, and higher quality customer experiences.

PREMIER continues to optimize its use of AppDynamics with its implementation partner Xigent. Originally brought in to help address issues with internally developed applications, Xigent has since become a trusted partner in the organization's performance-management journey.

"PREMIER needs full transparency into its IT performance to successfully deploy and monitor new customer services," says Ed Ferron, Director of Application Services at Xigent. "That's where we come in. Xigent works closely with the business from initial planning to go-live, so PREMIER can take full advantage of the visibility AppDynamics delivers."



Products used:

Application Performance Monitoring
End User Monitoring

"Everything feels much more reliable since our move to AppDynamics. With that feeling comes even more motivation to keep improving"

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"Xigent helped paint the picture of what AppDynamics could deliver. We wanted to see how we could give developers greater visibility across platforms," says Elijah Hinsch, Network Performance Administrator for First PREMIER Bank and PREMIER Bankcard.

AppDynamics and Xigent have also brought transparency to PREMIER's IT performance, allowing teams to pinpoint a problem's root cause—be it application code, network infrastructure or the database. AppDynamics has been especially useful in providing PREMIER Bankcard's credit card customers a good experience through its website, call centers, and mobile app. Teams now receive real-time views of performance and have greater accountability for issues in their department.

Experiencing a transformational change

The move to AppDynamics was more than a technology implementation or a new way of working. It was a transformation that changed the way PREMIER's IT teams operate across every department.

"Bringing on AppDynamics and working with Xigent was a transformational moment. The successful implementation and configuration of AppDynamics eliminated an IT challenge that has stood in our way for over 20 years," Geiver says. "To be able to solve problems quickly with full collaboration between teams, it's incredible to witness and it's an important step in our journey to full-stack observability."

Benefits

Go-to insights for application performance

AppDynamics's insights now help teams across PREMIER come together and optimize the online customer experience across channels and platforms. "If I were to sum up the value of AppDynamics for our business, it's the place everybody goes when we need to solve a problem. It's our go-to insight platform for application performance," says Brenner.

"AppDynamics really expedites troubleshooting," adds Robert Kubik, Senior Network Administrator for First PREMIER Bank and PREMIER Bankcard. "We're all looking through the same lens, at the same data and not having to interpret data enables us to get to the root cause a lot faster."

PREMIER Bankcard's call center agents and customers have benefited from this innovative technology. Call center agents need to reroute customer calls to the appropriate team as quickly as possible. Any application performance bottlenecks slow the process, resulting in dissatisfied callers. "A few seconds doesn't sound long, but for someone who is upset about an issue with their credit card, a few-second delay feels like an eternity," says Brenner.

"The data doesn't lie. AppDynamics helps us identify what truly is happening within the application and how it's impacting business transactions," Kubik says.

With support from PREMIER's Network Operations Center, AppDynamics has enabled PREMIER IT to easily find the root cause of call center slowdowns, address them quickly, and prevent similar issues from recurring in the future.

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Equally important, PREMIER Bankcard agents can focus on responding to queries and processing payments at pace, helping them meet their targets.

Visibility into call center transactions has also made IT more proactive. "Connecting the many components of our call center solutions used to be a game of WHACK 'EM All," says Geiver. "With AppDynamics, we instantly know when response times start falling below their baseline performance and can take proactive steps to prevent agent and customer impact."

Fine-tuning the mobile revolution

AppDynamics was also instrumental in helping PREMIER Bankcard successfully relaunch its mobile app, which it created in partnership with an external vendor. With millions of credit card customers using this app, any performance issues can negatively impact satisfaction. In short, there is little margin for error and no time for breakdowns in team collaboration.

"When our partner first released the mobile application, AppDynamics was key in identifying some critical issues, which helped identify and prioritize what needed to be fixed," says Brian Roth, Software Development Team Lead for PREMIER.

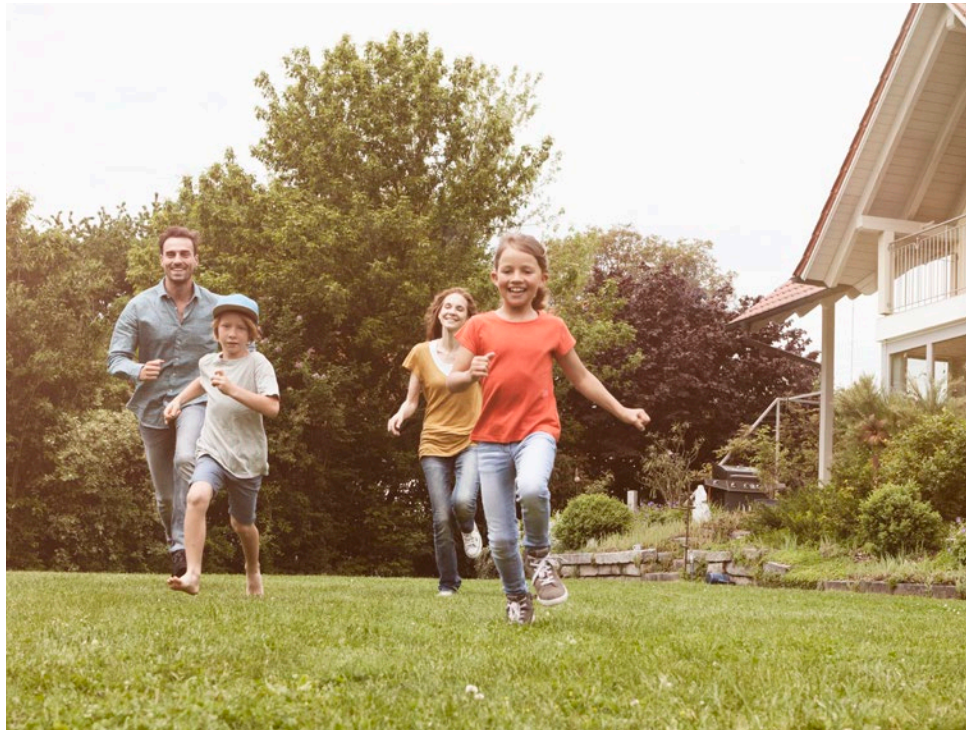
For example, when the first Android version of the app began crashing nearly 50% of the time, AppDynamics pointed the vendor to the exact source of the problem. Within days, PREMIER Bankcard released an updated Android app that now operates over 99% of the time.

PREMIER also uses AppDynamics to spot and manage website performance issues, such as slow page-load times, for both the credit card and bank side. "AppDynamics is the first place I look because it always points me in the right direction," says Roth.

These early successes for PREMIER have built momentum for IT Services, whose partnership with AppDynamics grows stronger each day. The IT team now pulls new applications and departments into AppDynamics and expects to see more wins across the business. "Everything feels much more reliable since our move to AppDynamics," says Geiver. "With that feeling comes even more motivation to keep improving."

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Looking ahead

Next up for PREMIER is to bring the high level of visibility it has on-prem to its cloud environment. "We'd love to look to AppDynamics to do most of the heavy lifting in application performance monitoring within the cloud environment, so we don't have to install another agent or add another piece to the stack," explains Carl Halverson, Vice President of Architecture for First PREMIER Bank and PREMIER Bankcard. "Overall, we want to have the least amount of friction and the fewest number of tools to manage."



See your applications like never before

Learn more about how our solutions can meet your needs. Whether you're ready to get started or still have more questions, we'd love to hear from you.

Email: info@appdynamics.com

About Partner

Xigent is an IT consulting partner for mid-market and enterprise organizations, guiding them on their IT improvement journey to achieve their business goals via a result-driven approach. Xigent is headquartered in the Midwest and offers full-stack observability, managed services, consulting services and technology solutions services for mid-sized and enterprise clients nationwide.