

CASE STUDY

Peruvian Financial Services Company Serves Remote Regions With Secure SD-WAN

Trust, innovation, teamwork, and passion are the core values of Peruvian micro-financial services company Credinka, founded 1994. At its start, the company's goal was offering accessible and reliable products and financial services to rural populations in Peru, with a focus on the Cusco Region.

Over time, the company grew, and in 2007 the DIVISO Financial Group joined the organization as the main shareholder, initiating a new wave of expansion in Peru's southern regions.

Currently, Credinka has 70 agencies and approximately 1,200 users, many of whom access Credinka's portfolio of services from Peru's most remote areas. Credinka's offering includes saving funds, debit cards, fixed-period deposits, business and personal credit lines, insurance, utility payments, a mobile transaction app, and Monetary Mutual Investment Funds.

The company has a highly distributed footprint, with offices in multiple regions. This structure allows Credinka to cater to customers' needs rapidly. Yet, the Peruvian geography presents a challenge—each office needs to be connected, with information provided securely in real time, no matter the location. Credinka needed to establish an effective, secure communications network throughout Peru.

To help it reach its goals, Credinka has been working with Fortinet since 2017. Fortinet helps monitor and guarantee that Credinka's communications network is stable, as well as ensuring security and availability across the entire network.

Effective Communication Despite Remote Locations

For Credinka, ensuring reliable and effective communication among its 70 agencies is crucial. Previously, many of the company's remote locations struggled with availability and communication issues: 80% of sites encountered multiple problems of network outage, which disrupted daily workflows and left customers dissatisfied. Using only a single communications operator, in addition to a secondary backup link (an internet connection for homes), had left Credinka with significant legacy challenges.

Then, in 2019, the company began a project focusing on communication improvements. The goal: to change or reinforce the communications operator, enabling it to meet the growing connection and information needs of all agencies across the country.

"During the assessments to choose the right vendor, we realized Fortinet was able to help us with the implementation of the software-defined wide-area networking [SD-WAN] technology in our agencies," says Daniel León Inca, IT production manager at Credinka. "This additional service would allow us to have two communication operators in each of our locations. An SD-WAN device would work as the orchestrator of the two links."

Credinka chose Fortinet Secure SD-WAN partly because Credinka already had the Fortinet next-generation firewall (NGFW) perimetral security service in place,



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Details

Customer: Credinka

Industry: Financial Services

Location: Peru

Business Impact

- Reduced the communication outages experienced by remote locations
- Increased availability from 60% to 99.5% with the integration of an SD-WAN solution

with highly satisfactory results. Fortinet Secure SD-WAN also integrates a host of security functionalities within the solution, a major differentiator when compared to other offerings.

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Having chosen to partner with Fortinet, Credinka implemented the Secure SD-WAN solution via the FortiGate NGFW. This implementation meant Credinka became the first financial company in Peru with all of its locations integrated with a secure SD-WAN system. “Fortinet’s technology has given us optimum service availability while having broad visibility of the company’s connectivity. These were the goals we wanted to achieve with this project,” emphasizes Inca.

Tangible Benefits of a Secure Solution

The FortiGate Secure SD-WAN solution has had a number of positive effects on Credinka’s day-to-day dynamics. Improved service availability in remote locations has been a major uplift for Credinka, which has improved communication network availability from 60% to 99.5%. As a result of integrating the Secure SD-WAN solution into its network, the company has now begun its communications stabilization phase.

“We now feel more secure. With the Fortinet Secure SD-WAN solution, we have more network visibility thanks to all the reports and dashboards this tool offers. This allows us to take immediate action in the event we get coincidental or critical threats that can affect our business,” Inca notes. These benefits have not only resulted in service improvement for the company’s staff but they also impact how customers interact with Credinka. “We no longer experience system interruptions, real-time services are no longer slow, and this is something very beneficial to us as a financial enterprise,” he adds.

A Growing Solution for a Growing Company

The results of Fortinet’s solution implementation have enabled Credinka to access an optimized and secure communications network that is always available to meet the needs of the business. Today, the Fortinet Secure SD-WAN solution is a standard in the company’s network structure. Every time a new location opens, the design is developed with a Secure SD-WAN blueprint implementation—meaning every new node is able to connect with the same information flow policies, security, and availability as the company’s other locations.

Credinka attributes the success of the project to the Fortinet teams’ collaborative and personalized approach throughout the solution assessment and implementation. Currently, Credinka is assessing additional security solutions to optimize the implementation process, with emphasis on load and internet balancing. “We also want to reinforce our perimeter security with more firewalls in front of applications we currently have exposed to the internet,” Inca concludes.

Business Impact (contd.)

- Guaranteed business continuity and real-time applications availability
- Guaranteed information availability and communications network stabilization across all locations
- Ensured network visibility, control, and the ability to constantly monitor the security landscape and communications network

Solutions

- Fortinet Secure SD-WAN
- FortiGate
- FortiManager
- FortiAnalyzer

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