

.BANK Success Story: Bridge Community Bank

www.bridge.bank



Headquartered in Mount Vernon, Iowa, Bridge Community Bank is a \$85M+ employee-owned community bank. With three locations, Bridge Bank has been serving east central Iowa communities since 1903.

WHY .BANK?

Bob Steen, CEO of Bridge Community Bank (Bridge), has been determined to keep the bank and their customers out front when it comes to industry technological advancements. Bridge was very early to adopt check imaging, remote deposit, mobile and most recently same-day ACH. As an active member of the ICBA Payments & Operations Committee, he first heard about the .BANK initiative in early 2013.

It became apparent to Steen that .BANK was an opportunity to add an additional and substantial layer of security to the bank's online presence. With the chance to register their domain names with the May 2015 .BANK launch, staff was ready to jump on board. Bridge had registered its trademark years earlier, so they were able to claim BRIDGECOMMUNITYBANK.BANK during the initial period. During the subsequent first come first serve registration period, three additional domains were reserved: BANKATBRIDGE.BANK, BRIDGEBANK.BANK and BRIDGE.BANK. BRIDGE.BANK would be the domain they would finally resolve to.

MIGRATION

With a team of four people, Bridge assembled its external resources: EnCirca as its registrar, Jack Henry for web hosting and Securence (US Internet) for email filtering. They began the migration process in August of 2015 and the website was successfully launched on December 17, 2015.

“It’s clear that this is where the industry should be going. I get frustrated on how slow our industry has been adopting .BANK, but as I compare it to other major initiatives before this...it’s certain that adoption takes time... even if mandated, it can be a slow grind.”

BOB STEEN, CEO, BRIDGE COMMUNITY BANK



@fTLD_Registry

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TECHNICAL CONSIDERATIONS

Once their core provider and web host, Jack Henry understood the bank's commitment, transitioning the website was relatively straightforward. There were a few early customer calls stating that they could not open the bank website. It was found that all of the issues either related to old operating systems, old browsers, and/or encryption settings lower than TLS 1.1. The staff routed all of those calls to Adam Sandberg, IT Officer. Sandberg established a log of customer names and issues and started helping each directly. In a few cases he personally visited elderly customers at their homes to ensure they were enabled and up to date on security.

The email transition was a bit more complex. Getting the mx and spf records updated with DMARC and finding and implementing an affordable DKIM signing agent for their in-house Exchange Server was all new territory for Sandberg. Bridge chose a group of six employees to test the .BANK email. This was helpful to work through most of the new technical requirements. Once Bridge developed a comfort level, they migrated all of the employee email accounts. There were a couple of bumps. For example, they found their emails were not being received by a local county office, and account login pages with companies like Verizon were not recognizing the .BANK email domain. Technical support of both the county and Verizon (three hours) quickly resolved the issue by allowing four character domain extensions. Others followed. Though the issues were relatively easy to resolve, it slowed the .BANK email effort and raised questions about how many more hurdles they would have to cross. It turned out to be few.

Steen believes that bank regulators are in the process of understanding the benefit and security of the .BANK domain concept. "Regulators emphasize levels of security so it's not for lack of interest, it's just new and will take time." Ultimately, he thinks .BANK will become an expectation of industry regulators.

MARKETING CONSIDERATIONS

During their November annual staff training day, arming employees with information regarding the pre-.BANK plan was a primary focus. Since it is not the first time Bridge has moved quickly on industry initiatives, the employee-owners understood and supported the goal of increased security measures.

Once the website resolved to .BANK, the marketing committee engaged a fast track awareness effort. They chose a variety of avenues to spread the word: Twitter, branch electronic signs, local newspaper ads, customer bank statement messages, lobby posters and the bank's website were all utilized. Business cards with updated QR codes, letterhead and any other branded materials were replaced as new stock was needed.

LESSONS LEARNED

Although Bridge encountered a few issues, the .BANK team was glad they did as much as possible in-house to first understand the mission and then bring the key partners into the effort. The website connection problems became an opportunity and touch point to connect and educate the customers on security, trust and integrity and the bank's commitment to enhance online security.

Bridge took a very proactive effort to re-educate customers of outdated dated security settings before going live but it is always difficult for some customers to fully appreciate the risks. The bank had engaged in a "coming soon" campaign with a website .BANK popup window explaining why this is important and how to edit the settings to meet the security requirements of .BANK.

Steen believes that .BANK should be the future of bank domains and hopes that the industry moves along. He points out that both the major bank trade associations, ICBA and ABA have been instrumental in the effort.

