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– Alan Haws VP Information Technology Check Into Cash

Check Into Cash Provides Instant Payday Advances with Proactively Monitored and Managed Virtual Private Network (VPN)

Check Into Cash, the pioneer of payday advance services, has more than 1000 retail centers in 30 states nationwide. It is in the business of serving customers who need a short-term loan between paychecks. If a customer’s budget is stretched by an unexpected expense—such as a car repair or a home emergency—the customer simply writes a personal check and receives a cash advance. The check is held until the next payday, after which the customer’s check is cashed.

IT Business Challenges

As a financial institution, Check Into Cash must meet government regulations that require the company to act like a bank and follow stringent rules. For example, Check Into Cash has branches in five states that are considered banking states; as such, those branches have to stay connected at all times. The company sends data real-time between each center and its headquarters in Cleveland, TN. With constantly changing state and federal financial regulations, Check Into Cash needed a safe way to swiftly update all of their remote locations. “We wanted a more secure environment in which we could complete transactions quickly and provide the highest quality customer satisfaction,” said Alan Haws, VP of Information Technology at Check Into Cash.

Check Into Cash was also interested in processing online applications—such as TeleTrack—and performing credit checks more quickly in order to make faster decisions about cash advance loans. In addition, the company wanted to lessen the technology management burden on its in-house IT staff.



Company

Check Into Cash

Industry

Financial Services

IT Business Need

- Create a secure remote networking environment for retail locations that meets established banking industry standards.
- Increase data throughput to make faster financial decisions.

Applications

- Broadband Access
- Proactive Monitoring
- Site-to-Site VPN

The MegaPath Solution

MegaPath was selected to implement an extensive national broadband access program with the security of a virtual private network (VPN) for Check Into Cash. MegaPath provides managed network services for Check Into Cash, including real-time up/down status of all remote locations and automated alarm/ticket generation. In addition, MegaPath manages the VPN remote site for availability, latency, total packet loss, and uptime packet loss.

The resulting network allows Check Into Cash to keep up with state and federal regulations. “MegaPath gave us the capability to deploy software changes to our point of sale (POS) system; those changes reflect these new regulations to keep all of our centers in compliance,” said Haws.

Why MegaPath?

“MegaPath helped Check Into Cash improve our security, productivity, and profitability.”

Check Into Cash also sends the centers software enhancements for its POS system called Successworks. “Using our VPN, we can easily broadcast security-related software updates to our centers—including virus signature updates, Microsoft security update patches, and Cisco security agent policies,” said Haws. This capability also allows the company’s IT staff remotely fix any of its centers’ computers. “The IT staff is less pressured and more productive while the financial centers are more profitable,” said Haws. “MegaPath helped Check Into Cash improve our security, productivity, and profitability,” he said.

Check Into Cash receives seamless national high-speed connections via MegaPath’s backbone that merges all of the access technologies. In addition, MegaPath co-manages these connections and provides continuous 24 / 7 / 365 monitoring and support for Check Into Cash. MegaPath’s turnkey operation includes a personal firewall for each remote PC or laptop, so that the antivirus service is active for all computers. Check Into Cash receives automated fault and resolution notification via email should any problems arise.

For Check Into Cash, MegaPath business-class broadband enabled a large number of geographically distributed retail locations to be connected. The broadband network enabled Check Into Cash to reduce the cost and complexity of securely connecting distributed businesses and enterprises by serving as a single source of contact.

MegaPath Advantages

MegaPath delivers managed network connectivity and security solutions that enable businesses of all sizes to cost-effectively connect branch offices, mobile workers, and home-based workers to centralized corporate resources. By offering comprehensive managed broadband access and security services, MegaPath is the single source of contact for the design, deployment, monitoring, reporting, and support of secure remote connectivity solutions.