SHORETEL UNIFIES VOICE NETWORK FOR ONEUNITED BANK BIG-BANK FEATURES IMPROVE CUSTOMER SERVICE WHILE REDUCING COMPLEXITY AND COST

Acquisitions can be the fastest way to growth in the highly competitive banking industry, and this strategy quickly created the nation's largest African American-owned bank out of 12 small financial institutions located along both coasts. However, like many companies that grow in this way, OneUnited Bank inherited a decidedly ununited voice network. It was a motley collection of incompatible and often obsolete phone systems combined with very expensive Centrex service. This patchwork was a nightmare to manage, and didn't help the bank's efforts to provide customers with quick, effective, and consistent service.

OneUnited was going to continue acquiring community banks at a rapid rate, so finding technologies that help deal with constant change was imperative. Management wanted a unified phone system that would make all the bank's resources appear local to the retail customer. Acquired customers needed to see stronger local attention, not the impersonalization that often results when a bigger company swallows up a smaller one.

VoIP provided the necessary flexibility, and OneUnited's evaluation team quickly narrowed platform choices down to ShoreTel, Lucent (now Avaya), and Cisco Systems. ShoreTel stepped up to the plate with the ShoreTel IP voice system, an enterprise-class voice system that delivers big-bank telephony features to even the smallest branches—and does so while reducing OneUnited's operational costs. "It reduced staff requirements by 3 full-time equivalents," says OneUnited CTO Jim Barry. Competing platforms couldn't touch the ShoreTel system in a features-per-dollar comparison, and it had the most integrated and intuitive interface.

INITIAL CHALLENGE:
GET BETTER VOICE SYSTEM FOR LESS

In the highly competitive banking business, regional banks are caught in a squeeze between hugely capitalized megabanks and purely online institutions with no brick-and-mortar facilities to maintain. Survival depends upon reducing operational costs and implementing technologies that deliver more for less.

"Every bank needs to handle the flow of calls through its branches more efficiently, and ShoreTel helps us do that," says Barry. "On a daily basis, it takes only a nominal amount of management."

Intuitive, Multi-Site Management

OneUnited wanted a multi-site voice network that could be managed as a single system from a single management interface, and only ShoreTel met this requirement. Other solutions had what really amounted to separate interfaces for PBXs, voicemail systems, auto-attendants, and ACDs.

"Only ShoreTel truly had a single user interface," says Barry, and other experts agree. According to Mier Communications, a leading independent testing company, "ShoreTel has a top-shelf management application other vendors would do well to emulate."

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Centralized Control and Self-Service Minimize Staffing Requirements

After about 10 hours of training on the browser-based ShoreTel management tool, an NT administrator who had known nothing about phones was managing the entire OneUnited voice network from his office in Los Angeles. This one administrator replaced a whole series of local service contracts. The outside service providers were very expensive, and took days or even weeks to process orders for simple moves, adds, and changes. With ShoreTel, OneUnited controls its own voice network and can change system configurations on demand, responding quickly to changing business needs.

ShoreTel's intuitive management interface and single-system image greatly reduce management overhead and free employees up for more valuable work. "The skill level of the people we bring in to manage the network is dramatically lower," says Barry. "We don't need a telco guru." The cutovers on newly acquired sites are particularly easy, and can be accomplished within a month of the consummation of the merger. According to Barry, the ShoreTel rollouts involve "one NT administrator sitting at a PC with a browser, versus a Lucent project team at each site."

ShoreTel's real-time, self-service call handling helps to further minimize IT staffing requirements. For example, a user can set up a 3-way conference call just by dialing the name of the second participant, clicking on "conference," and then repeating the process for the third participant. Employees don't have to remember convoluted key combinations, or call an IT manager for help. Easy access to advanced phone features makes users more productive and reduces dependency on IT staff, reducing operational costs.

Distributed Architecture: Inherent Reliability and Branch Autonomy

The ShoreTel system is based on a unique call-control architecture that distributes call processing across every voice switch in the network. There is no single point of failure with this approach, and high system availability. Each switch can function as a standalone system, providing each branch with autonomy, and multiple switches in a network can back each other up. The ShoreTel system at least matches and potentially exceeds the "five nines" (99.999%) availability of traditional voice systems, and yet offers the efficiency and economy of plug-and-play replacement.

NEXT CHALLENGE:
SMALLEST BRANCHES GET BIG-BANK FEATURES

Regional banks and credit unions, like other storefront businesses in the 21st Century, are confronted with much more than the traditional competitive pressures. They are also struggling to define their roles in the still-emerging Internet economy. By implementing VoIP, OneUnited Bank is using the Internet to enhance its brick-and-mortar assets and deliver services that exceed customer expectations. The ShoreTel system gives even the smallest branches access to big-bank telephony features and business resources, and doesn't break the bank in the process.

"ShoreTel gives an enterprise-class voice system to mid-size banks that wouldn't otherwise be able to manage one or sustain the cost of the infrastructure," says Barry.

Tight Microsoft® Outlook Integration Eases Call Control

OneUnited is a Microsoft Outlook shop, and ShoreTel's seamless Outlook integration enables bank employees to communicate and collaborate more effectively. Instead of remembering or looking up phone numbers, users can dial each other by name. They also get complete control over inbound calls, ranging from simple Caller ID call screening to advanced out-of-

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![ShoreTel logo]

office options that can be integrated with Outlook calendars. Users can select from up to five call-handling modes, such as forwarding calls to an assistant or a mobile phone or pager.

By putting call control in the hands of users, unnecessary interruptions can be avoided and important calls get handled better.

Smallest Branches Get Enterprise-Class Voicemail

The ShoreTel system includes an enterprise-class voicemail service that requires no additional hardware, consumes no ports, and supports message stores limited only by the size of the server hard disk. Multi-site banks can have one centralized voicemail server, or save WAN bandwidth by distributing the voicemail service across multiple locations.

Prior to implementing ShoreTel, OneUnited had been using Centrex-based voicemail service. It was expensive, harder to use, had fewer features, and lacked the Outlook integration. The user training required by the ShoreTel system was negligible, internal and external communications were improved, and even the smallest branches got the benefits of full-featured voicemail.

Users manage their voicemail boxes from either a PC-based interface or the keypad of any telephone. A notification feature can alert users to new messages by calling them at an external number or sending a page. Because Voicemail messages are stored in the industry-standard WAV (audio for Windows) format, they can be played on multimedia PCs, attached to e-mail messages, or embedded in other documents.

With ShoreTel's unified messaging, OneUnited's employees can receive voicemail messages in their Outlook e-mail inboxes, along with information about the caller. This visual access to voicemail enables them to quickly spot and respond to the most important messages first. Additional message-management flexibility is provided by multimedia support that lets users forward voicemail messages to other e-mail addresses.

Follow-Me Call Handling

OneUnited's offices are spread across three geographically remote markets, and bank executives spend a fair amount of time traveling among them. ShoreTel's system-wide call routing enables extension numbers and calls to follow these road warriors wherever they go. No longer do people have to deal with duplicate messages that frustrated callers have left in multiple voicemail boxes.

This makes self-service "hoteling" of visiting employees as simple as logging into voicemail and entering a command. Then, calls made to the visiting employee's home-office extension start ringing on the temporary desk. "It's really, really easy," says Barry. Employees are more productive, the IT staff does not have to intervene, and callers have a better experience.

Least Cost Routing

As a geographically dispersed bank, OneUnited was eager to save on long-distance calls by using its existing IP data backbone for least cost routing. With ShoreTel's network-wide dialing and routing, interbranch calls automatically flow over the IP data WAN. They basically ride for free—or at least for a lot less than what a long-distance carrier would charge. Similarly, long-distance calls to outside numbers that are within the local dialing radius of a OneUnited branch are automatically routed through that branch to avoid a long-distance charge.

"ShoreTel's implementation of this least-cost routing is dramatically simpler than anything else I've seen," says Barry. "It takes hours instead of days to configure."

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OneUnited expects to save $600,000 over a five year period from least cost routing and elimination of local service contracts. Meanwhile, less measurable gains are accruing on a daily basis as better voice communications enable employees to work more efficiently and service customers better.

ULTIMATE CHALLENGE:
IMPROVE CUSTOMER SATISFACTION

With increasing competition from big financial institutions and faceless online ones, branch banking can distinguish itself by providing customers with a strong sense of community banking. However, duplicating all the necessary resources at each location is both prohibitively expensive and unnecessary. As OneUnited acquires new banks and turns them into branches, ShoreTel's self-service call handling and collaboration features combine to make virtual, enterprise-wide workgroups a seamless extension of the local staff.

Providing Local Attention with Corporate Resources Eliminates 3 FTEs

OneUnited has two offices (including its headquarters) in Boston, two in Miami, and eight in the greater Los Angeles area, and the ShoreTel system provides a single phone directory and network-wide dialing across all of them. Employees in different offices can dial each other with 4-digit extensions, and incoming calls can be transferred anywhere – to headquarters, a call center, or another branch – by simply dropping them with a mouse click on another extension. ShoreTel's intelligent and self-service call distribution streamlines business activities, enabling branch personnel to confer with experts residing in other branches or at headquarters at any time. This brings corporate resources closer to customers and provides a better customer experience.

With ShoreTel's easy call routing, customer calls to local branches—which used to tie up tellers—can flow over OneUnited's IP backbone to a call center in Los Angeles. "It reduced staff requirements at the branches by 3 full-time equivalents," says Barry.

The ShoreTel system has an extension monitor feature that can improve call handling for workgroups. Workgroup members can monitor and intercept each other's incoming calls so important callers don't get stuck in hold queues or bounced to voicemail. Calls are handled more intelligently and productively, and callers get better care. And distributed workgroups combined with a distributed auto-attendant enable OneUnited to extend banking hours, "opening" west-coast branches for calls as soon as the business day on the east coast begins, and keeping east coast branches open for calls until the west coast closes.

Looking Forward

OneUnited is continuing with an aggressive growth-by-acquisition strategy, secure in the knowledge that its phone system won't get in the way. ShoreTel's single-system view and intuitive management tools make it easy to absorb newly acquired branches into the enterprise voice network, and the distributed architecture can scale to accommodate any number of additional locations.

"We can take telephony problems off our radar screen and focus resources on other areas of our technology plan," concludes Barry.

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