



SUMMIT CREDIT UNION ENHANCES PRODUCTIVITY WITH SHORETEL VOIP

Distributed Technology and Intuitive Interface Dovetail With Customer-Service Focus

Throughout a 26-year career in the financial services industry, Summit Credit Union CEO Andrew Faust has stuck to a simple but powerful philosophy: Provide legendary customer service, which has grown to focus on providing trusted financial advice. Everything he does has a customer focus, and he expects the same of his staff.

“In the technology arena, when you have to focus on customers instead of the infrastructure, it changes how you think about things,” says Drew Lawrence, Director of Information Technology (IT) at Summit. “If you do initiatives for technology reasons, you are failing.”

Lawrence joined State Capitol Credit Union, based in Madison, Wisconsin in 1998. In early 2001, Summit was formed out of a merger between State Capitol and Commonwealth Credit Unions. Among other things to focus on with the merger, he had to unsnarl a phone environment that included old PBXs, key systems and handsets from a variety of vendors and suppliers; an abundance of POTS and Centrex lines; a mixed voice and network topology; and a file drawer full of expensive service contracts.

“At one point I had 38 different phone bills on my desk for a single month,” Lawrence recalls. The majority of administrative tasks relating to their phones were outsourced, and service was often slow and expensive. Approaching the phone situation as a customer-service problem, Lawrence and his team were looking for a voice solution that would make it easier for credit union employees to help credit union members. Some necessary ingredients:

- A single multi-site phone system for all 10 branches which would also provide for growth
- Remote management of equipment at any branch
- A standardized 4-digit dialing across all locations
- An integrated central system to best support their advanced Call Center
- Toll bypass and other cost benefits

In other words, Summit was looking for VoIP. The Summit IT group had done some research of VoIP technology previously and quickly came up with a short list of candidates: legacy voice vendor Nortel, network vendor Cisco Systems, and VoIP specialist ShoreTel, Inc.

Nortel offered up an IP-enabled Meridian switch, but it would still require administration and support by a local teleconnect, with all the associated delays and costs. And though Summit is a Cisco network shop, Cisco's VoIP system would require major restructuring of the credit union's data network, was quite hardware intensive, and difficult to manage. After checking customer references in the financial services arena, Summit

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went with ShoreTel. The data infrastructure—a mixture of 64K ISDN lines and frame relay—was changed to a star-configured T1 network, and the VoIP migration began in mid 2002.

Call Center Integration Enhances Customer Service

Good Call Center capability is a must for such a customer-focused business, and Summit has always been willing to push the technological envelope a bit. Five years ago, the credit union had a Call Center CTI (computer telephony integration) system which integrated voice, email and web chat, providing members with alternative methods of contact. However, the fast-paced growth of the credit union left behind both a legacy voice network and CTI system which needed restructuring and change.

“The integration of the ShoreTel phone system with our Call Center was a huge benefit,” Lawrence says. While Summit already had the ability to connect callers from their 800 and local numbers to the Call Center, now that integration could be extended with the auto-attendant at each branch. With ShoreTel each branch can have a custom auto-attendant to suit local callers and still redirect calls back to the central Call Center to handle certain requests. Now Summit can give branch callers a local touch and still provide an enterprise Call Center when needed.

The auto-attendant choices link to queues that are set up for each physical site, and for various workgroups that may span multiple locations. For example, if a member calls in and chooses the mortgage option from the auto-attendant, the call is automatically routed to mortgage experts in the appropriate branch or department.

“Callers get to the right person a lot quicker,” says Lawrence. “And we have ShoreTel configured to act as a backup if the Call Center CTI system goes down.” Basic call distribution and queuing capabilities built into the ShoreTel’s product automatically step in to provide uninterrupted service to customers should Summit’s advanced Call Center have a problem.

Increased Productivity Maximizes Resources

All Summit employees are now on the same phone and voicemail system, with 4-digit and dial-by-name dialing as well as message forwarding across all locations. A lot of people were leery of the using a desktop graphical interface at first, but it was so easy to use and provided so many new benefits that most were quickly converted.

“Some staff are like kids at first when they get their hands on this software,” Lawrence says. “They love the dial-by-name capabilities, start building contact lists, integrate it with Microsoft Outlook, and find all sorts of ways to use ShoreTel to its fullest capabilities for them.”

ShoreTel has also helped greatly for those offices that may use a receptionist. “Our Sun Prairie office is the former Commonwealth credit union headquarters, and the receptionist was using a lot of old equipment with flashing lights. When we took all that away, she was skeptical, to say the least. But after a week, she was delighted with the ShoreTel interface through her PC and wouldn’t go back to the old equipment for anything.”

The receptionist uses ShoreTel’s presence intelligence and Extension Monitor to check the status of people before she transfers calls to them. Consequently, fewer members calling in end up getting bounced from extension to extension and leaving multiple voicemail messages. Members now get to a live person most of the time.



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Summit also have lenders and other staff which utilize different offices and branches. “One of the strongest features of the system for our credit union is ShoreTel’s Any Phone feature,” states Lawrence. With Any Phone, an employee can simply log into any telephone in the system and bring their entire phone profile with them to any location. “We have float staff and branch employees who typically work at different locations. Now with Any Phone, callers simply dial the extension or spell the name of the Summit staff they’re trying to reach, and the calls are intelligently routed to them. No more trying to remember where someone is, or wasting time trying to track them down.”

Streamlined Operations Produce Rapid Return

Lawrence and his team haven’t done a detailed ROI study yet, but they expect to see savings in excess of \$200,000 over 5 years, from such advantages as toll-bypass, least cost routing, decrease in monthly service calls, etc. Quantifiable savings include the elimination of Centrex lines and the maintenance contracts with local teleconnects, plus the benefits of toll bypass. Additionally, the initial investment in ShoreTel equipment was significantly lower than the alternative VoIP solutions they evaluated. And all this runs over Summit’s data network, so there is no more need on separate voice circuits.

ShoreTel’s intuitive management interface makes it easy for the IT staff to set up least-cost routing so that long-distance calls to one of Summit’s branches or surrounding local dialing radius automatically get sent over the private T1 network, bypassing the carrier toll networks.

Similarly, bringing up ShoreTel at a new location doesn’t involve a whole lot more than plugging in a ShoreGear switch and letting it join its peers. Moves, adds, and changes take minutes instead of days, because they can be performed mostly by Lawrence’s staff from anywhere via ShoreTel’s browser-based interface.

The 12-person IT department is one of the heaviest users of ShoreTel’s built-in three-way conferencing, and the auto-attendant they are implementing for the IT help desk will direct members to the staff with the appropriate skills. To accommodate after-hour calls, the IT cell phones will be integrated with the ShoreTel system so it can page them directly.

The IT staff also found the Outlook integration and unified messaging very convenient. For example, when Summit’s email or other business critical server is down for any reason, the user community can be informed of the problems via a voicemail broadcast using ShoreTel.

“Instead of hiding behind the technology, IT people are involving the other employees and letting them know what is going on,” Lawrence says. “There is a greater awareness of IT projects and what we are doing, and people on both sides are more productive.”

“We in the IT department view Summit’s staff as our internal customers, and we use ShoreTel’s capabilities to also help better serve the members—our external customers. Making sure ShoreTel met our customers needs first and foremost was essential, and were thrilled with the results and how we’ve been able to make that happen,” sums up Lawrence.