



Customer Success Story

GreenStone Farm Credit Services Revolutionizes Customer Communications with Help from Cisco and Microsoft

Executive Summary

Customer Name

Greenstone FCS

Industry

Financial Services

- Allow financial service officers to provide more timely, comprehensive, and personalized service to customers
- Integrate dozens of separate existing phone systems into a single, integrated, cost-effective system
- Unlock the full potential of the organization's investment in Microsoft CRM

Network Solution

- Cisco Business Communications Solution, including Cisco routers, Cisco Catalyst® switches, the Cisco CallManager IP Communications platform, and the Cisco CRM Communications Connector to provide the link to Microsoft CRM

Business Value

- Delivers 100 percent return on investment within eight months, due to toll avoidance, reduced maintenance costs, and other phone system savings
- Improved service for GreenStone FCS customers thanks to easy integration with Microsoft CRM
- Provides a long-term technology foundation to support future initiatives

Financial services firm GreenStone FCS combines the power of Microsoft CRM and the Cisco Business Communications Solution to transform itself into a state-of-the-art, 21st-century business, while preserving the personalized, community-based relationships that customers demand.

Background

As part of the national Farm Credit System (FCS), Greenstone Farm Credit Services is a provider of agricultural loans, insurance, and financial services for 17,000 customers in Michigan and Northeast Wisconsin. The organization has approximately 400 employees, and has been a crucial resource for Michigan farmers and agricultural communities since 1917.

Today's GreenStone FCS is the result of several mergers. As the organization grows, the challenge is to operate as an efficient, profitable, 21st-century business, while preserving the small-town intimacy of its customer relationships.

Business Challenge

For most businesses, a shrinking national customer base means fewer customers. For GreenStone FCS, it is just the opposite. As the U.S. agricultural industry consolidated during the 1990s, several Michigan Farm Credit associations joined to form GreenStone FCS. As the organization continued to grow and add other associations through the new millennium, GreenStone FCS executives had to manage the transition of all of these organizations – and their 36 separate branch offices – into a single, integrated company. That meant centralizing all customer service for the entire organization at the East Lansing, Michigan, corporate headquarters. This was no small task.

“Many of our business applications and financial systems were completely separate,” says Dominic Roberts, director of Information Services for GreenStone FCS. “Service representatives had to open multiple applications to get a complete picture of a customer. And, until recently, a lot of customer service was still conducted with paper and a pen. That was how the process worked when our financial services officers had fewer customers, but it doesn't cut it with the number and complexity of relationships that they now manage.”

As GreenStone FCS' customer base continued to expand, the lack of centralized customer information took a toll: financial services officers needed extra time to find customer information, and responsiveness was slow. To support the new service demands while preserving the local, small-town relationships customers expected, GreenStone FCS deployed the Microsoft Business Solution Customer Relationship Management (Microsoft CRM) application. The solution provided a comprehensive view of GreenStone FCS customers – their history, the financial products they used, and the needs of their businesses – for the first time. And, it helped financial services officers be just as knowledgeable about their

customers as a community-based officer who had been servicing that customer for years. But while Microsoft CRM offered huge benefits, it also spotlighted a key shortcoming: the organization's antiquated telecommunications systems.

"Effectively, we have 37 disparate, disconnected systems," says Roberts. "We have different technologies, different capabilities, different design methodologies, and different maintenance contracts for each system. We have to use a chart just to remember which vendor we need to call when an office needs service."

The system is also extremely costly, since most site-to-site calls are long distance. To fully transition to state-of-the-art, integrated business operations – and unlock the full potential of Microsoft CRM – GreenStone FCS needed to upgrade companywide phone systems.

"We need to be able to grow our business, cut costs, handle more customers with the same size staff, and continue to deliver the personal service our customers expect. The Cisco Business Communications Solution and Microsoft CRM solution are helping us do that."

– Dominic Roberts, Director of Information Services, Greenstone FCS

Network Solution

Greenstone FCS executives decided to connect all branch offices via a single, converged voice and data network. Only one solution could provide an IP Communications platform designed to integrate with Microsoft CRM out of the box: The Cisco Business Communications Solution.

The Cisco Business Communications Solution is a smart, simple, secure, integrated set of products, services, and flexible finance options that will fully optimize GreenStone FCS' business – today and in the future. The scalable voice and data solution enables the organization to control costs and be more responsive to customers, while securing business assets and improving operational efficiency.

The Cisco Business Communications Solution for GreenStone FCS included three key components:

- The Cisco CallManager IP Communications platform with 400 Cisco IP phones
- An upgraded network foundation, including a Cisco 3825 Integrated Services Router and Cisco Catalyst 4507 Switch at the company headquarters, and Cisco 2811 integrated services routers and Catalyst 3560 switches at branch locations
- Cisco CRM Communications Connector, a new middleware application that dynamically integrates Cisco IP Communications with Microsoft CRM to create a single, comprehensive communications and CRM solution

Developed with technical information and feedback from Microsoft, the Cisco CRM Communications Connector is available for Cisco CallManager Express (CME), Cisco CallManager, and Cisco IP Contact Center (IPCC) Express, providing an ideal customer communications solution for businesses of all sizes. The solution integrates with Microsoft CRM software at the desktop with no additional hardware required, and supports the full line of Cisco IP phones, from the entry-level Cisco IP Phone 7902G to the advanced Cisco IP Phone 7970G.

"Microsoft CRM has become so integral to what we're doing at this point, all of our technology development plans start there," says Roberts. "The fact that Cisco offered a solution that automatically interfaces with Microsoft CRM made the choice an easy one."

Combining the Cisco Business Communications Solution and Cisco CRM Communications Connector with Microsoft CRM, organizations can support intelligent screen pops that identify customers and create new records as each call arrives, click-to-dial calling, and automatic capture of call duration and other call information. The solution also uses Microsoft Outlook or Microsoft Internet Explorer as its primary software client, providing an easy, familiar contact management solution.

Cisco Systems, Inc.

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Building the Solution

To ensure that the transition to IP Communications was a smooth one, GreenStone FCS went to the experts: International Horizons Group, a Cisco Gold Partner and Microsoft Gold Partner. International Horizons Group provided critical advice and assistance throughout the planning, design, and implementation process.

“The assistance provided by International Horizons Group was truly invaluable,” says Roberts. “They understood our business, understood our needs, and made sure we got where we needed to go. Whenever we had a question, they were there with an answer.”

Today, GreenStone FCS is in the process of rolling out the Cisco Business Communications Solution. When completed, the organization will be able to do more with Microsoft CRM than ever before. Every customer call will be fully and instantly integrated with Microsoft CRM – instead of requiring service representatives to manually look up and input information.

“As we consolidate our customer view with this solution, we’ll be able to deliver superior customer service,” says Roberts. “By the time representatives say, ‘Thank you for calling GreenStone,’ they’ll have a complete, 360-degree view of that customer.”

Roberts knew that adopting state-of-the-art CRM and communications systems would be an ambitious step for the organization. But the strong alliance between Microsoft and Cisco Systems gave them the confidence to move forward.

“Even though IP telephony is a mature technology, GreenStone FCS is very risk averse, so this is out of character for us,” says Roberts. “But working with Microsoft and Cisco Systems, with their names and reputations behind our project, we knew we’d have what we needed to be successful.”

Business Value

When the Cisco Business Communications Solution is fully deployed, GreenStone FCS will immediately begin reaping the benefits. Roberts anticipates that the ability to carry branch-to-branch calls over the data network will result in long-distance savings of \$12,000 per year. Eliminating the need to go through outside vendors for standard phone moves, adds, and changes at branch offices could save the organization another \$15,000 annually. In all, the solution is expected to deliver a 100 percent return on investment (ROI) within eight months.

More importantly, the combined power of Cisco Business Communications Solution and Microsoft CRM will allow GreenStone FCS employees to provide better service to customers.


“Our entire business is based on relationships,” says Roberts. “That’s why CRM is so important to us, and that’s why we’re really excited about what we can do as we integrate our phone system into our customer service applications.”

Building on a Versatile Communications Platform

GreenStone FCS plans to deploy a wide range of new applications and services to help enhance employee productivity, increase customer satisfaction, and grow revenues. For example, GreenStone FCS uses an in-house application called SpreadChecker that provides daily interest rates. The Cisco CRM Communications Connector will be able to integrate that application into Microsoft CRM and into every customer call.

“We’ll immediately know our customers’ current interest rates, and whether we’ll be able to save them money,” says Roberts. “The service rep will be able to resolve the issue the customer called about, and then say, ‘I noticed the rate on the loan you took out last year is 8 percent. Our rates this morning are 6.5 percent. Would you be interested in refinancing?’ That’s very, very powerful from a marketing standpoint, and it reinforces our mission to put our customers’ needs first.”

With all branches connected via a single, converged voice and data network, GreenStone FCS will also be able to better share staff resources across a large geographic region.



“We offer crop insurance specialists, life insurance specialists, tax preparation specialists, but we don’t staff them at every branch,” says Roberts. “With this solution, we can virtualize those delivery teams and transparently connect customers to the specialist they need, no matter where they’re located, with just a four-digit extension. Even if the specialist is on the road, the call can be forwarded directly to a cell phone. That’s the kind of integration we’re looking for to provide better service to our customers.”

Next Steps

In the coming year, GreenStone FCS will continue rolling out the Cisco Business Communications Solution at all branch offices. The organization also plans to deploy Cisco Unity® Unified Messaging, which will integrate the phone system with Microsoft Outlook messaging and calendar functions, further enhancing employee productivity and communications.

Looking forward, Roberts expects GreenStone FCS to continue expanding as the U.S. agricultural industry evolves. By choosing the Cisco Business Communications Solution and Microsoft CRM, Roberts believes he has addressed the immediate needs of the organization and its customers, while building a powerful, versatile communications platform to support the business’ future requirements. “This solution will grow with our association,” he says.

And, with the help of the Cisco Business Communications Solution and Microsoft CRM, the organization will be able to continue providing innovative financial products and outstanding service, no matter what the future holds.

“We need to be able to grow our business, in a optimum manner, cut costs, handle more customers with the same size staff, and continue to deliver the personal service our customers expect,” Roberts adds. “The Cisco Business Communications Solution and Microsoft CRM solution are helping us do that.”

For More Information

For further information regarding Cisco and Microsoft solutions for SMBs, Channel partner programs, and Cisco Capital SMB Financing Options, please go to: <http://www.cisco.com/go/ciscomicrosoftsmb>.

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