

## Bank Improves Customer Experience and Reduces Costs

First Community Bank adopted unified communications, enabling customers and employees to reach everyone, everywhere, on every device.

EXECUTIVE SUMMARY
<b>First Community Bank</b> <ul style="list-style-type: none"> <li>• Financial Services</li> <li>• Albuquerque, New Mexico</li> <li>• 900+ employees</li> </ul>
<b>BUSINESS CHALLENGE</b> <ul style="list-style-type: none"> <li>• Provide an excellent customer experience</li> <li>• Facilitate adding branches</li> <li>• Support a mobile workforce</li> </ul>
<b>NETWORK SOLUTION</b> <ul style="list-style-type: none"> <li>• Deployed a centralized Cisco Unified Communications solution serving all branches</li> </ul>
<b>BUSINESS RESULTS</b> <ul style="list-style-type: none"> <li>• Made it easier to reach bankers and the contact center</li> <li>• Added a new contact center in less than a day</li> <li>• Saved US\$100,000 annually in moves, adds, and changes and US\$250,000 annually on circuit costs</li> </ul>

### Business Challenge

A wholly owned subsidiary of New Mexico’s First State Bancorporation, First Community Bank operates 64 retail branches, serving consumers and businesses in New Mexico, Arizona, Colorado, and Utah. The bank differentiates itself by providing direct access to decision makers, the latest technology, a wide menu of product offerings, and convenient branch locations. Three acquisitions between 2005 and 2007 doubled the number of branches and increased the number of employees to more than 900.

To support growth while continuing to provide excellent service, the bank needed a flexible communications platform. “Previously, whenever we opened a new branch, we had to spend US\$25,000 for a new PBX [private branch exchange] system,”

says George Walker, chief information officer. And whenever bankers moved to a different branch, a frequent occurrence in the industry, they needed a new phone number. “Customers count on being able to reach their banker, so changing the phone number whenever the banker moves is not good for the customer relationship,” says Walker. Telephone extension moves, adds, and changes required two full-time technicians, at a cost of US\$100,000 annually. What is more, the cost of voice circuits was very high because the bank needed to provision for peak call volumes.

The existing voicemail system also no longer met the growing bank’s needs. Employees could not forward voicemails to coworkers in other geographic regions. And mobile employees had to constantly check their office voicemail to see if they had messages, which could delay their awareness of important issues.

“We wanted a proven unified communications solution that made it easy for customers and employees to reach everyone, everywhere, on every device, including smartphones,” says Walker.

### Network Solution

First Community Bank engaged Advanced Network Management, a Cisco® Premier Certified Partner, to plan and deploy a Cisco Unified Communications solution. The bank selected the Cisco solution because of its proven track record in financial services and other industries. In addition, the Cisco Unified Communications solution takes advantage of the bank’s existing Cisco network, which already provided the security that the bank needed to confidently adopt voice over IP, as well

as the power-over-Ethernet needed for IP phones.

After a successful pilot, Advanced Network Management installed Cisco Unified Communications Manager and Cisco Unity® Unified Messaging in the bank's data center, integrating the software into the bank's thin-client environment, which is based on Citrix and Microsoft Application Virtualization. Branches receive voice and voicemail services over the network. If the network link between a branch and the data center goes down, the Cisco router in the branch automatically begins routing calls over the public switched telephone network until the link is restored, and then automatically switches back. More than 1200 Cisco Unified IP Phones are in use.

First Community Bank uses Microsoft Exchange 2003, and bank employees can now use either their PC or smartphone to check both their e-mail and voicemail messages from Microsoft Outlook, a capability made possible by Cisco Unity Unified Messaging. Clicking a voicemail message plays it as a sound file. "Mobile employees like the integration between Cisco Unity Unified Messaging and Microsoft Outlook because it spares them from having to call their office voicemail box to find out if they have any messages," says Walker. "They can see and listen to messages right on their smartphones."

The First Community Bank contact center, which has 25 agents, uses Cisco Unified Contact Center Express software. "Previously, all of our agents had to be in the same physical location, and the supervisor could not see how many customers were in the queue," says Walker. "That made it difficult to determine optimum staffing levels at different times." Now, agents can work from any workspace. "When call volumes are high, we can recruit additional agents from any branch to help ensure that customer calls are answered promptly," says Walker. Supervisors can manage the contact center more effectively because they can now view real-time statistics, monitor and coach agents, enter into calls, and intercept and record active agent calls when necessary.

The value of Cisco Unified Contact Center became very clear in September 2007, when the bank upgraded its online banking system and expected a deluge of customer questions. "With the Cisco Unified Communications platform, we were able to build a new contact center in half a day—including writing the scripts, developing the call flow, and building the service queue," says Walker. "Ordinarily, this would have taken about a month."

For testing and troubleshooting the voice system, the IT group uses Cisco IP Communicator, a feature-rich softphone for PCs and laptops that delivers enterprise-class calling capabilities to remote users. "I can use Cisco Unified IP Communicator to call from any workspace, in any city," says Walker. "One reason that we were able to set up a contact center in half a day is that we were able to test it remotely instead of traveling to multiple sites."

## **Business Results**

### **Support for a Mobile Workforce**

Bank employees who move within an area code can now keep their phone number. They simply disconnect the Cisco Unified IP Phone from the old workspace and connect it in the new. And when they work temporarily at a different office, they can log into any available Cisco Unified IP Phone to personalize it with their phone number and other preferences. Therefore, customers can reach their banker at the same number, no matter where the banker is working. And employees who work in multiple branches during the week can have the phones in each of their offices ring simultaneously, making them easy to reach. "Support for mobile employees has made the biggest impact of all of our new Cisco Unified Communications capabilities," says Walker. "Now our bankers can work in any workspace—temporarily or permanently—and still be reachable at the same number."

## Enhanced Customer Experience

Customers who call the contact center now receive faster, more personalized service. The skills-based routing feature in Cisco Unified Contact Center Express lets the bank automatically route calls to an agent who has the appropriate knowledge. In addition, supervisors can view contact center metrics, which lets them optimize staffing levels. “In the past, we only knew if the queues were long when customers complained,” says Walker. “Now we can spot trends early, so that customers do not have long waits and we are not overstaffed.”

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— George Walker, Chief Information Officer, First Community Bank

Customers who call First Community Bank branches directly receive better service because employees can transfer calls to any employee in any state simply by dialing the four-digit extension. In addition, if personnel at a local branch are busy, they can temporarily transfer calls to the contact center, where callers receive a prompt response from knowledgeable personnel. “This creates a better, more personalized customer experience than letting the phones ring or sending calls to voicemail,” says Walker.

### PRODUCT LIST

#### Routing and Switching

- Cisco Routers 7206, 3800, and 2800
- Cisco Catalyst Switches 4507R and 3560

#### Voice and IP Communications

- Cisco Unified Communications Manager
- Cisco Unity Unified Messaging
- Cisco Unified IP Phones 7971, 7961, 7941, 7936, 7912, and 7911
- Cisco IP Communicator
- Cisco Unified Survivable Remote Site Telephony
- Cisco Unified Contact Center Express Enhanced
- Cisco Agent Desktop
- Cisco ATA 186 Analog Telephone Adapter

## Lower Costs

The only capital expense needed to integrate a new branch into the unified communications system is for Cisco Unified IP Phones. The bank estimates that it saved US\$400,000 in PBX system costs between 2006 and 2007, when it integrated 24 new branches. “The Cisco Unified Communications system paid for itself very quickly,” says Walker.

Another source of cost savings is self-service moves, adds, and changes. The bank previously needed two full-time employees to visit the branches to change telephone extensions and add the new numbers to every PBX. Now employees can connect

their phones in a new office themselves, saving more than US\$100,000 annually. In addition, the bank reduced circuit costs by about 30 percent, or US\$250,000 annually, by using the same circuits for voice and data traffic and dynamically allocating bandwidth to voice as needed.

## Next Steps

First Community Bank plans to take advantage of its Cisco Unified Communications platform for voice and Web conferencing, using Cisco Unified MeetingPlace. “The ability to collaborate remotely will reduce travel costs across our four-state territory,” says Walker.

The bank also wants to use Cisco Unified IP Phones to deliver applications, such as time-and-attendance. Employees who do not have computers nearby will be able to use the built-in display and keys on their Cisco Unified IP Phones to view and enter information.

Walker concludes, "The biggest advantages of the Cisco Unified Communications are its flexibility and simplicity. We can consistently deliver communications services to employees everywhere, over the same secure network that we use for data."

### For More Information

To find out more about the Cisco Unified Communications solutions, go to:  
<http://www.cisco.com/go/unifiedcommunications>.



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