



# Altigen Communications Case Study

## Client

## Citizens Bank, N.A.

### Customer Profile:

For more than 100 years, Citizens Bank, N.A., a \$240 million independently owned financial institution, has served communities throughout Southeast Kansas with 10 locations in Fort Scott, Iola, Lenexa, Pittsburg, Gas, Kincaid, Overland Park, and Mound City.

Citizens Bank's traditional banking services include personal and commercial checking and savings accounts, certificates of deposit, and a full range of consumer and commercial loan products. The bank also offers online banking services as well as complete trust and investment services, stocks, mutual funds, municipal bonds, and individual retirement accounts.

The foundation of Citizens Bank is a top-down commitment to great customer service. Every bank employee works hard to understand the needs of each customer and design banking and investment solutions that best fit a particular lifestyle or business objective. This customer-centric mission is outlined on the bank's Web site: "Bankwide, we're focused on building a relationship with [customers] that will stand the test of time."

### Telephony Challenge:

Several years ago, Citizens Bank made its first IP telephony investment, implementing a Voice over IP (VoIP) telephone system in an effort to cut long distance charges and streamline communication among multiple offices. Unfortunately, the system suffered from poor voice quality and squelching. After working extensively to fix the problem, the vendor could recommend only that Citizens Bank upgrade all the connections to its remote branches from frame relay to full T1 bandwidth. Since this was cost-prohibitive, the bank made the decision to find a new phone system.

"Reliability and personalized customer service are critical to ensuring successful customer interactions, and our phone system is on the front line of our communications with customers," said Paul Newman, vice president at Citizens Bank. The bank sought a reliable, efficient phone system that would help "keep customers happy" while allowing employees to work more productively.

Citizens Bank also wanted a user-friendly system that would not require extensive training or demand too much time from the IT staff. Day-to-day, many employees are moved from one location to another, and the current system required a technician to manually unplug an extension from a box, plug it into another box, and reconfigure the extension in the system. The bank was looking for a solution that would simplify this process.

The bank remained committed to a VoIP system, recognizing the overall depth of solutions provided by Voice over Internet Protocol (VoIP) telephone systems - especially for customer-centric and multi-site businesses

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### AltiGen Solution:

In 2003, to ensure the new system would satisfy all the quality and feature requirements, Citizens Bank sent a detailed request for proposals to several VoIP vendors. The level of detail in the requests also confirmed that any vendors that took the time to complete them were serious about working closely with the bank on its telephony transformation.

Citizens Bank considered each response from multiple perspectives, including features, reliability, ease of administration, and cost savings. The bank also considered how well known each company was, how widely used its products were, its long-term survival prospects as a company, and the availability of technical support.

At the end of 2003, Citizens Bank selected an AltiGen AltiServ™ VoIP telephony solution. The bank recognized that AltiGen's products and services would best fit its current and future needs, and the price for the complete solution was within its budget. The ability to positively effect the customer relationship, increased employee efficiency, ease of administration, reliability, and long-term cost savings were the key factors in the decision.

Citizens Bank rolled out the AltiGen system gradually, installing it at one or two branches each week. At each site, an AltiGen phone system acts as an internal phone system and as each branch is installed they are also connected together using Voice over IP. AltiGen phones and software were deployed at all the branches, with all branches seamlessly connected via VoIP and traditionally telephone lines were only necessary in seven of the 10 branches.

### Benefits, Feedback & Results:

"We are experiencing a night and day improvement between the struggles we had with our old traditional telephone systems and the ease of managing the new AltiGen system," said Shannon Billinger, Citizens Bank's network administrator. "I can now administer all sites myself from one office location instead of paying someone to go to each office location for onsite management." And the AltiGen system requires just a few mouse clicks to perform most moves, adds, and changes.

Calls and call transfers from one location to another are initiated with simple 4-digit extension dialing, making employee communications more efficient. Customers needing service can reach any branch location by making a local phone call and can easily reach the most appropriate bank employee at any branch on the first call every time.

"Implementing a true customer service-focused communication strategy and VoIP infrastructure has yielded very positive results for our customers. It is impossible to call the wrong branch for your banking needs with Citizens Bank. Our customers can call into any one of our 10 branches and because we are all connected seamlessly, the customer experience is that we are all in a single location waiting to serve their wide ranging needs," said Alan Farris, Citizens Bank president.

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Citizens Bank has also reduced its dependence on expensive individual telephone lines, and dramatically slashed long distance charges using its internal data network rather than the local and long distance telephone companies to make long distance inter-branch calls.

The bank also depends on AltiGen's built-in support for E-911 calls, ensuring the right location information is displayed for emergency personnel when 911 is dialed – a key safety and security issue for those bank branches supported only by IP phones. Many VoIP phone systems do not provide the E-911 information because the gateways cannot transmit the caller ID information. The problem is a complex one: Emergency services could potentially dispatch equipment and emergency responders to the wrong state if, for example, a 911 call originated in Fort Scott, while the system supporting the IP extension is located in Overland Park. AltiGen technology can assign and output individual specific caller ID information for every extension in a building, directing information about a specific extension/DID when a 911 call is placed. When a call is received by the 911 services provider, the dispatch center can note the details of the address including the in-building location for that extension, thus properly directing emergency services to that location.

In addition, the bank has begun enjoying the benefits of built-in system capabilities not originally considered priority features. For example, Citizens Bank is now utilizing more advanced call routing and workgroup support capabilities, including built-in call recording and monitoring to improve customer service.

Citizens Bank is also planning to expand its use of AltiGen productivity software with special emphasis on AltiView™, a PC call management product that enables features such as point-and-click dialing, integration with contact management software, visual voice mail management and improved call handling with call screening.

### Dealer Value:

Network Innovations, an independent provider of customized hardware and software solutions, did much of the AltiGen installation for Citizens Bank as well as providing on-site employee training. Network Innovations has been an Authorized AltiGen Reseller in the Kansas area since 1997. The company's dedication to AltiGen and commitment to excellence is the foundation for its tremendous success delivering comprehensive telecommunications solutions. Network Innovations is a one-stop shop for voice, data, and Internet integration solutions.

"We couldn't be happier with the choice to go with Network Innovations," said Paul Newman, vice president at Citizens Bank. "They have provided excellent service, supported us in every possible way, including training, and even provided email and phone support 24 by 7 at no charge."

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*\* A Deloitte & Touche study predicts that two-thirds of global businesses will deploy VoIP to the desktop by 2006. This enthusiasm for VoIP extends to financial services companies that increasingly adopt IP telephony solutions to link multiple branches. VoIP creates a seamless communications system for customers and employees that includes toll-free inter-branch calling.*