



## Success Stories

### Financial Services

#### MID-WISCONSIN BANK INVESTS IN PURE IP TELEPHONY TO CUT COSTS

##### Challenge

The financial institution was adding a new location and wanted to replace its seven year old Nortel digital PBX with a more modern system. Mid-Wisconsin Bank wanted to lower costs and improve overall efficiency by eliminating the islands of phone systems with a consolidated platform delivering a common set of features to all branches. The institution's Nortel PBX was aging poorly and its voice-mail and auto-attendant were beginning to fail.

##### Solution

After considering offerings from a number of vendors, the decision came down to Cisco and ShoreTel. The ShoreTel solution won out for its ease-of-deployment, lower cost-to-deploy, and its rich feature set. ShoreTel proved its worth through performance, with capabilities such as presence awareness and the Find-Me feature working flawlessly.

##### Benefits

The ShoreTel system more than lived up to its promise with respect to cost reductions. Productivity gains and efficiency improvements are the source of much of those savings. Mid-Wisconsin Bank also uses the system to provide its customers with faster service and information on their account while they are holding for the best person to handle their request.

The promise was greater efficiency, the real benefit transcended their expectations. The financial institution found their investment to have real productivity gains and better customer service.



MID • WISCONSIN  
BANK

- ◆ 14 locations — 175 employees
- ◆ A subsidiary of Mid-Wisconsin Financial Services, Inc.

Mid-Wisconsin Bank found itself in a position similar to that of many growing financial institutions when it decided it was time to trade-up to an IP PBX. The bank wanted to add more locations and was using a seven year-old Nortel digital PBX with islands of systems spread across its then-dozen office locations. The result was a major administrative headache, a lack of common features for all offices, and a general lack of efficiency. That inefficiency was costly, with bank employees paying long-distance fees to call other offices and customers suffering through blind transfers, in which operators hit a button and hoped for the best that the call went through to the right person.

The bank was also having issues with aging hardware at two locations that supported voice-mail and auto-attendant function for all of its branches and to improve customer service. Customers were getting caught in loops in the auto-attendant system and never reaching a bank professional. The financial institution also wanted to be able to transfer callers directly into its 24-hour banking system.

**Mid-Wisconsin Bank**



Mid-Wisconsin Bank set out to find an IP telephony system around which it could consolidate its banking operations. The bank also wanted that system to provide a standard feature-set for all of its branch offices. Mid-Wisconsin wanted not only to correct its telephony problems and improve efficiencies but also to establish better communications with its customers.

“We needed a phone system to take the customer experience to the next level,” says Leif Christianson, Director of IT for Mid-Wisconsin Bank. Christianson adds that there was one solution — upgrading to an IP telephony system that could deliver both the consolidated platform and the feature-set the bank needed to compete and grow.

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*“We needed a phone system to take the customer experience to the next level.”*

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#### MAKING THE SWITCH

With its decision to migrate to an IP PBX hastened slightly by performance issues with its Legacy phone system, Mid-Wisconsin Bank set out to find the best system for its business. Initially, Mid-Wisconsin considered solutions from Cisco, Avaya, and Mitel. Mid-Wisconsin had all but decided

to go with the Cisco solution, when the company that handles the bank’s internal audits and is a ShoreTel customer, gave ShoreTel a rave review. Christianson was then contacted by ShoreTel’s #1, nationwide reseller, Transcend Communications, Inc. “Mid-Wisconsin Bank had the foresight and vision to implement one virtual system to allow their network of knowledge to be shared between all branches to better service their customers,” says George Demou, Vice President of Business Development with Transcend Communications.

Christianson states that the ShoreTel system was appealing to them for a number of reasons. “The system was about 30 to 40 percent cheaper than deploying Cisco and much easier to implement,” says Christianson. He also adds that the Cisco system was a bit kludgy, involving multiple piece parts that would have made the installation difficult.

Christianson saw the ShoreTel system as a better solution due to a number of capabilities that set it apart from Cisco. Among those were presence-awareness and call-handling modes, which quickly route calls to the appropriate person. For example, when a residential loan agent isn’t available, the call can be automatically routed to another agent.

**Mid-Wisconsin Bank**



## TRANSCEND COMMUNICATIONS, INC.

The ShoreTel system also included the Find Me feature to track down a person who is not at his or her desk. This feature, which would have been an additional cost with Cisco, helps bank employees access IT for help.

Transcend Communications recently hosted a ShoreTel User Conference in Minneapolis, Minnesota in which Leif spoke of the following reasons why they chose ShoreTel:

- ◆ Ease-of-use and deployment
- ◆ Out-of-box functionality
- ◆ Lower cost
- ◆ Ease and flexibility of administration and management
- ◆ Personal Call Manager, presence awareness, unified messaging, Find Me feature
- ◆ Features, features, and more features!

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*“Because calls are routed more efficiently, Mid-Wisconsin won’t have to hire an additional residential loan officer to handle the increased call volume.”*

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“We did not have to rely on futures with ShoreTel,” Christianson says. “ShoreTel delivered on what it said it could do.”

Mid-Wisconsin Bank installed the ShoreTel system in three offices in June 2005, and is continuing to roll-out the implementation to all locations. Christianson says the implementation went off without a hitch and the bank had phone services up and running within hours.

### **ROI**

The bank reaped the benefits from the new ShoreTel system immediately. Callers experience fewer transfers and shorter hold times. Early results show that the bank won’t have to hire more people to handle the higher call volume as the bank continues to grow. Employees can dial other offices using four digits instead of ten.

In fact, Christianson stated at the User Conference in February of 2007 that the return on investment was in 12 month’s time. Christianson initially expected it to pay for itself in 18 months. Christianson also believed the savings per month would be about \$1,000 when in fact the savings has been closer to \$8,000 per month. The company has cut its long-distance toll calls by \$4,000 per month.

**Mid-Wisconsin Bank**



The ShoreTel system has given Mid-Wisconsin the capabilities for its continued growth. Mid-Wisconsin utilizes skills-based routing with its interactive voice response system from financial services software vendor Jack Henry & Associates. The bank plans to add features that allow customers to check their balances and perform other functions without having to speak with an agent.

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Mid-Wisconsin Bank's initial results were so impressive that its CEO immediately approved a bank-wide implementation.

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Christianson says the system has not only made employees more productive, it has also made customers happier. The auto-attendant connects callers to a live person in 30 seconds if they need to speak with an agent. Mid-Wisconsin Bank also set-up a service called Private Client Banking, which provides the top one percent of its customers with a hotline to a separate bank division. The ShoreTel system brought more added value by producing unexpected results to Mid-Wisconsin Bank. To name a few, it greatly improved their Quality of Service, VLAN Network, Customer Culture, Live Answer capabilities, employee use, group pick-up, the use of headsets, being able to remote forward, and voice mail enhancement.

Even for a company that considers itself to be a technology leader, the results of its ShoreTel implementation are impressive. As important as the cost savings from the ShoreTel system is to Mid-Wisconsin Bank, it is the features which help it compete more effectively in the marketplace that may be the biggest benefit the bank sees.