

## Credit Union Evolves Its Business with Unified Communications

Mountain America Credit Union expands customer relationships and transforms operations with Cisco Unified Communications.

### EXECUTIVE SUMMARY

#### MOUNTAIN AMERICA CREDIT UNION

- Financial Services
- West Jordan, Utah
- 850

#### BUSINESS CHALLENGE

- Serve current members more effectively and attract new business
- Utilize limited office space efficiently
- Reduce operational expenses while maintaining the high quality of employee interactions

#### NETWORK SOLUTION

- Deployed a range of Cisco Unified Communications solutions to improve key functions including inbound and outbound contact center, member communications, internal meetings, and training

#### BUSINESS RESULTS

- Increased cross-sell revenues with existing members, while attracting new members
- Increased the responsiveness of the contact center, and lowered agent turnover, while efficiently utilizing office space and reducing operational expenses
- Improved collaboration and significantly reduced travel costs for internal meetings, training, and technical support

### Business Challenge

Mountain America Credit Union is the second largest credit union in the state of Utah and, with 850 employees serving members at 48 branches in four states, one of the Southwest's largest. It was founded in the mid-1930s, based on the simple principle that differentiates credit unions from banks: its members are able to pool their money and make loans to each other. Today, Mountain America Credit Union is using Cisco® Unified Communications solutions to evolve its business, leveraging a wide range of Cisco products to accomplish business objectives that range from improving member service levels and reducing operational costs, to cultivating Mountain America's next generation of members and employees.

"We deployed our first Cisco Unified Communications solutions in 2004, replacing a 12-year-old PBX [private branch exchange] system and a stand-alone voicemail system with Cisco Unified Communications Manager and Cisco Unity [Unified Messaging]," says Ray Carsey, vice president of

technology at Mountain America Credit Union. "When we saw how it could boost productivity by allowing us to consolidate voicemail, email, and faxes in a single unified inbox, we were eager to explore how Cisco Unified Communications could help Mountain America improve more areas of our business."

Since then, Carsey and his team have deployed, or are in the process of deploying, additional Cisco solutions to address key business challenges including:

- Improving the responsiveness and efficiency of operations at the credit union's on-site inbound contact center, as well as establishing a virtual contact center capability and an outbound contact center
- Enhancing collaboration and reducing travel costs for internal meetings, training, and technical support by replacing in-person meetings with Cisco video communications solutions

- Delivering advanced Unified Communications capabilities to all headquarters personnel quickly and easily

### Network Solution

Mountain America Credit Union employs Cisco Unified Contact Center Express and Cisco Agent Desktop at its internal contact center, which went live in conjunction with the credit union's move to a new office space in 2004. "There was a lot of anxiety associated with the move," Carsey says. "The contact center team was not only moving into a new office environment, but was also starting with an entirely new contact center system – on what happened to be, coincidentally, one of our highest-volume call days, ever."

"Cisco Unified Contact Center Express performed without a hitch," he continues. "Our agents immediately felt comfortable and in command of their new work environment." This exceptional ease of use has also benefited the 11 contact center agents who now work from home, as part of Mountain America Credit Union's virtual contact center.

"Our contact center went virtual for the simple reason that we ran out of space at headquarters, where the team is housed," Carsey says. "But we quickly realized two additional important benefits: going virtual allows us to retain valued employees by offering them the benefit of working at home. And, as a result, there are fewer commuters on the road, reducing the environmental impact, which is an important secondary benefit."

Kelly Hofheins, Contact Center Manager at Mountain America Credit Union, further elaborates, "My telecommuting agents are some of my best agents, and have stayed with the credit union the longest. They've been with us an average of six years, which in a contact center is pretty rare. The telecommuting agents are the most knowledgeable and enthusiastic, so they also provide the best service."

As Mountain America Credit Union's growth accelerated after the introduction of Cisco Unified Communications, Carsey recognized that additional Cisco solutions could further benefit the business by leveraging the credit union's IP network to conduct videoconferencing. Cisco Unified Video Advantage was rolled out to approximately 300 users across all 48 branches, allowing staff to fully utilize the video functionality of Cisco Unified Communications Manager to conduct spontaneous video calls. The solution also includes Cisco Unified Videoconferencing, which enables multiparty videoconferences for meetings, training, and other purposes.

**"Our contact center plays an essential role in building strong relationships with the member community. With our Cisco Unified Contact Center we are able to handle member inquiries more effectively, increasing member satisfaction and loyalty."**

—Ray Carsey, Vice President of Technology, Mountain American Credit Union

Employees have embraced videoconferencing as an important way to retain the familial atmosphere that makes Mountain America Credit Union an attractive place to work. Clair Buck, branch manager, says, "The visual connection I can make eliminates the 'remoteness' of working with team members in outlying offices. Videoconferencing has made it easy for everyone to communicate in a personal way, making Mountain America still feel like a small company although we're now quite large."

From a technology management standpoint, Carsey says that “video conferencing is one of the biggest wins our IT group has experienced at Mountain America.” He says, “Cisco Unified Video Advantage was exceptionally easy to install and manage on the network, and from the users’ perspective, videoconferencing is just like making a phone call; they don’t need to learn anything new. Little to no training was required.”

As Mountain America has accrued strong benefits from Cisco Unified Communications, they sought to extend these benefits by expanding their deployment. Cisco Unified Workspace Licensing, a new licensing program, will make it easy and affordable for the credit union to deliver new capabilities across the organization.

Cisco Unified Workspace Licensing allows customers to procure, on an affordable per-user basis, a broad range of Cisco Unified Communications applications and services quickly and simply. Because it is inclusive of licensing, support, and software subscription for applications and clients, Cisco Unified Workspace Licensing lets organizations consistently deploy multiple unified communications applications to every user in their workspaces, wherever that may extend. “Workspace Licensing will allow Mountain America to enhance the unified communications experience at a lower per-user price point,” Carsey says. “The new licensing will make it easy and cost-effective to implement value-added ‘presence’ capability, new mobility capabilities with our cell phones, and Cisco Unified MeetingPlace collaboration and conferencing, which we previously didn’t use.”

“Presence” capabilities alert users to others’ availability – e.g., if they are present and able to communicate, busy on the phone, or if they are in a meeting. Mountain America plans to offer Cisco’s presence functionality with their existing Microsoft Office Communicator client “which everyone is familiar with because they use it for IM,” Carsey says. “Cisco’s interoperability with Microsoft Office Communicator will enable us to leverage the familiarity of the Microsoft user interface with the power of the Cisco Unified Communications platform. We anticipate little to no user training requirement, which will speed adoption and keep down costs.”

## **Business Results**

Over the course of Mountain America Credit Union’s deployment of Cisco Unified Communications, a central theme has emerged for Carsey: “Cisco just gets it. Cisco understands IP networks because they’ve built them from the ground up. As a result, Cisco has an intuitive knowledge of how Unified Communications applications should function on IP networks. I can’t think of any company that is a better choice than Cisco to help us use these exciting new applications to advance our business into the future.”

Carsey cites three key areas of related business improvement that deliver demonstrable results:

1. **Contact center:** Cisco Unified Contact Center solutions improve the responsiveness and efficiency of operations at the credit union’s on-site inbound contact center, as well as enable the establishment of a virtual contact center capability and an outbound contact center. “Our contact center plays an essential role in building strong relationships with the member community,” Carsey says. “With our Cisco contact center we are able to handle member inquiries more effectively, increasing member satisfaction and loyalty. In addition, through our outbound contact center, we are proactively marketing to new members referred to Mountain America Credit Union by partners such as automobile dealerships. This helps us to build a broader, ongoing relationship with new members.”

2. Videoconferencing: Cisco Unified Videoconferencing reduces travel costs for internal meetings, training, and technical support by replacing expensive in-person meetings with videoconferencing.

“Person-to-person and group video communication has had a dramatic impact on our internal cost structure,” he says. “It’s more personal than a telephone call, and allows us to address certain business functions, such as training, more immediately because we no longer have to wait for a critical mass of people to schedule classes. We are simply flying fewer people around, which saves significant costs. As part of this, we can also conduct key internal support calls via video instead of sending a technician to the site to repair equipment, or trying to describe complex procedures over the phone.”

3. Simplified licensing: Cisco Unified Workspace Licensing will help Mountain America to leverage the investment in its Cisco Unified Communications infrastructure by:
  - Cost-effectively unlocking the full potential of every user in every workspace by providing the full unified communications workspace experience
  - Streamlining ordering and acquisition of applications while being delivered in one easy package
  - Allowing Mountain America to stay current by adding new capabilities such as Cisco Unified MeetingPlace and Cisco Unified Presence.

#### PRODUCT LIST

##### Routing and Switching

- Cisco 7513 Router
- Cisco Catalyst 6509 Switch

##### Cisco Unified Communications

- Cisco Unified Communications Manager
- Cisco Unified IP Phone 7970G, 7985G, 7960, 7961 Models
- Cisco Unity Unified Messaging
- Cisco Unified Contact Center Express
- Cisco Agent Desktop
- Cisco Unified Video Advantage
- Cisco Unified Videoconferencing
- Cisco Unified Survivable Remote Site Telephony
- Cisco Voice Gateway

#### FOR MORE INFORMATION

To find out more about the Cisco Unified Communications solutions, go to:

<http://www.cisco.com/go/unifiedcommunications>.



**Americas Headquarters**  
Cisco Systems, Inc.  
170 West Tasman Drive  
San Jose, CA 95134-1706  
USA  
[www.cisco.com](http://www.cisco.com)  
Tel: 408 526-4000  
800 553-NETS (6387)  
Fax: 408 527-0883

**Asia Pacific Headquarters**  
Cisco Systems (USA) Pte. Ltd.  
168 Robinson Road  
#28-01 Capital Tower  
Singapore 068912  
[www.cisco.com](http://www.cisco.com)  
Tel: +65 6317 7777  
Fax: +65 6317 7799

**Europe Headquarters**  
Cisco Systems International BV  
Haarlerbergpark  
Haarlerbergweg 13-19  
1101 CH Amsterdam  
The Netherlands  
[www-europe.cisco.com](http://www-europe.cisco.com)  
Tel: +31 0 800 020 0791  
Fax: +31 0 20 357 1100

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