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Company: Community Shores Bank

Industry: Banking and Financial Services

Founded: 1999

Locations: Muskegon, N. Muskegon and Grand Haven, Michigan

Customer Opportunity: Provide next generation, higher-capacity telecom system that leverages existing equipment and infrastructure investment.

Customer Value: Increased productivity and cost savings, enhanced customer satisfaction, Web-based system administration, and transparent and seamless system migration.

Solution: Citel Technologies' CITELink™ IP Handset Gateway and 3Com's NBX® 100

Reseller: Computer Products and Resources, Inc., Grand Rapids, Michigan



Banking on an Easier VoIP Migration with CITELink

In the highly competitive banking industry, the ability to service customers is a key differentiating factor. Community Shores Bank (CSHB) prides itself on focusing on the local communities it serves. CSHB provides the full range of financial services that larger banks do, but with an unparalleled commitment to offering unmatched service, lower fees and a staff that goes the extra mile to satisfy customers. With over \$200 million in assets, CSHB is the only independent community bank headquartered in Muskegon, Michigan. The bank serves businesses and consumers in the western Michigan counties of Muskegon and Ottawa from three branch offices and provides a full range of commercial and consumer banking services, including checking and savings accounts, certificates of deposit, safe deposit boxes, courier services and loans for commercial, mortgage and consumer purposes.

Remaining Competitive through Superior Communications

Community Shores Bank was beginning to outgrow its existing telecommunications system and faced a dilemma with respect to an upgrade of their old Nortel Meridian 1 and Norstar PBXs. Not only would the upgrade to these Nortel PBXs require costly new equipment to support the larger calling capacities and additional telephones the bank needed, but the upgrade would not support the growth the bank was planning. Their old PBX could provide support for only 100 additional telephones and the bank needed more capacity to support future branch expansions.

In addition to concerns about future growth, the bank also wanted a solution that would continue to provide it with a competitive advantage. The bank wanted to find a cost-effective solution that would provide minimum disruption to users and customers and maintain the high level of service it is known for. CSHB operates in an extremely competitive marketplace where the highest level of responsive customer service separates the winners from the losers. According to Amy Schultz, Community Shores Bank's vice president of operations, "Effective, efficient communications is the cornerstone to great customer service and is imperative to the bank remaining competitive."

CSHB Capitalizes on CITELink Gateways to Keep It First in Customer's Minds

Committed to supporting local businesses, Schultz enlisted the expertise of local telecom reseller Computer Products and Resources, Inc. (CPR). "CPR was able to demonstrate its ability to provide us with a complete end-to-end solution tailored to our needs. They also understood our business and what we were trying to accomplish," adds Schultz. CSHB's existing Nortel Networks' Meridian 1 Option 11 PBX did offer an upgrade path and solution. However, the old PBX architecture and technology required the core PBX cabinet and many key software and hardware components to be replaced or upgraded in order to accomplish what CSHB needed to do. This option came with a hefty price tag, so the bank made the decision to replace their aging Nortel Networks' Meridian 1 PBX and Norstar Key Telephone System (KTS). The bank selected the following new equipment that allowed them to leverage the largest part of their existing investment in their Meridian and Norstar systems—the telephones— while migrating to an advanced and open IP telephony solution that provided the expanded capacity the bank was looking for:

Citel Technologies' CITELink™ IP Handset Gateways, which are the world's first handset gateways to provide IP PBX interoperability for legacy PBX telephones across multiple vendor lines. The CITELink Gateway is a "slip-in card" to the 3Com® NBX® 100 system. Each CITELink Gateway supports 16 Nortel Norstar or Meridian 1 telephones via the NBX IP PBX platform, while providing greater interoperability between the Norstar and Meridian 1 handsets than currently available on these legacy platforms.

Multiple units can also be linked together to support increased capacity, providing Community Shores Bank with more than three times its original Nortel system capacity.

"Effective, efficient communications is the cornerstone to great customer service and is imperative to the bank remaining competitive. Return on investments and hard costs are major considerations in any company, and Citel Technologies' CITELink Gateways enabled us to achieve our budgetary and long-term goals."

The bank installed four **CITELink** Gateways, three to support their Meridian 1 telephones and one to support their Norstar telephones. In all, the four **CITELink** Gateways support 64 telephones and now delivers new Voice over Internet Protocol (VoIP) applications that are available via the NBX to the legacy Nortel handsets. CSHB can now take advantage of increased scalability, easy migration, reliability, and lower cost of ownership by deploying next generation, IP telephony applications on their traditional Nortel telephone handsets.



3Com's NBX® 100 Communications System, which delivers rich, full-featured business communications for up to 200 devices (lines/stations) per location. The NBX 100 delivers a robust IP telephony call-processing feature set coupled with a suite of IP telephony applications. Designed for smaller businesses and branch offices, the NBX features software that simplifies management, third-party applications integration, and offers flexible, multi-site IP connectivity options. In addition, the NBX provides a host of powerful, built-in call processing features, including: voice mail, automated attendant, hunt/call groups, call detail reporting, computer telephony integration (CTI), PC-based visual voice mail/email clients (IMAP4), and more. It easily integrates a wide range of off-the-shelf applications and call center capabilities. It also supports telecommuters and remote access users with optional 3Com NBX IP licenses, and simplifies day-to-day operations with easy-to-use built-in administration and user programming utilities.

User Benefits That Go Right to the Bottom Line

The combined Citel Technologies' and 3Com solution enabled CSHB to achieve its main objective of paving the way for future growth, while also providing the bank with an upgraded communications network infrastructure based on next generation, IP telephony technology. This new technology offers the bank new user applications, such as Web-based administration and access to system features. These applications have increased employee efficiency and their ability to respond quickly to customers' needs--a capability that would have cost thousands of dollars to add on the Nortel systems. According to Amy Schultz, "The browser-based administration is a fabulous feature. It's great to be able to access the system when I'm away from the office to make an administrative change. This feature has also freed us from the need to rely on our reseller to make every minor system change. This also eliminated the inevitable delays we previously faced when making changes and has increased our overall responsiveness."

CITELink also provided other important benefits. CSHB wanted a system that provided increased capacity and enhanced functionality, but also provided these benefits in a cost-effective manner. The **CITELink** Gateways delivered immediate savings by allowing the bank to retain and reuse its existing telephone handsets, thus extending and protecting the bank's investment in equipment and associated wiring. This unique feature helped the bank save over \$20,000 by eliminating the need to purchase new telephones—65 percent of the cost of a new solution that would also involve new equipment, new wiring and LAN upgrades.

Another important benefit was the "new freedom of choice" to mix and match a variety of communications devices from different leading vendors, allowing the bank's employees to select products that best met their specific needs and desires. The cost of proprietary devices that the legacy Nortel system would support was prohibitively expensive and the bank could not justify the expense. Today, the new system allows the bank's staff to use inexpensive, non-proprietary communications devices, such as telephone headsets, rather than being relegated to the exorbitantly priced options made available by the Nortel reseller.

Equity in Future Success

The **CITELink** IP Handset Gateways provide immediate savings by allowing CSHB to retain its investment in its legacy telephones. The system also enables the bank to meet the demands of growth they are expecting over the next few years, as the bank adds new branches and requires new trunk/lines and additional extensions. The new Citel Technologies' and 3Com solution can support up to 1,500 users – without the need to replace the system again.

The bank is also well positioned with a wealth of new IP telephony communications features and functions that will continue to provide new opportunities for increasing productivity and efficiency -- conditions that will serve to maintain the bank's high-level of customer service, and most importantly, its competitive edge.

"Return on investments and hard costs are major considerations in any company, and Citel Technologies' **CITELink** IP Handset Gateways enabled us to achieve our budgetary and long-term goals," adds Schultz. "This solution provides a seamless and transparent migration to a new IP PBX and eliminates the learning curve and costs of retraining staff on how to use new telephone devices, as well as the other associated costs we would have encountered with other VoIP migration options."