



AltiGen Communications Case Study

Client

American National Bank

Bank Profile:

American National Bank (ANB) was founded in 1984 by a group of ranchers and businessmen. Locally owned and operated, ANB ranks as one of the top community banks in Texas. ANB specializes in agricultural, real estate and operating loans that specifically address the needs of their community. The bank specializes in a wide variety of financial services and community service programs that have been recognized for creativity and innovation. American National Bank's mission is to deliver the highest level of customer service with a sense of warmth, friendliness and individual pride.

Bank's Objectives:

American National Bank's Objectives in Choosing a Phone System

1. Choose a phone system that could be used to increase customer retention.
2. Choose a phone system that could be used to help grow its customer base.
3. Increase the ability of the bank to personalize service and increase customer satisfaction.
4. Unify the five bank locations.
5. Better utilize employees across the five locations.
6. Reduce hard costs of long distance, access charges and administration of phone systems.

1. Customer Retention

According to banking industry sources, improving customer retention by 5% can boost profits by as much as 100%. American National Bank and their AltiGen reseller, Sysdyne, looked at ways the AltiGen system could make improvements. "In the past, if a customer called into one branch but required services at another there was no way to transfer the call," said ANB Executive VP and CFO Mike Murphy. "We would ask the customer to hang up and dial the right branch". The solution was using the Voice over IP technology in the AltiGen systems to connect the branches for seamless dialing and transfer.

"We are now able to dial or transfer a customer directly to the proper employee in any location by simply dialing their three digit extension," said Murphy. "For example, a customer can call any of the five branches and the employee that answers the call can dial extension 103 to transfer them to me. We have improved our customer retention and satisfaction by connecting the customer to the right person the very first time."

2. Increased Customer Base

American National Bank built its reputation in the community through great service, treating customers as individuals and resolving problems quickly. The bank wanted the new phone system to further enhance customer perception since positive word of mouth and customer referrals have been key to its growth.

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The bank implemented a number of small contact centers to support the bookkeeping and customer service departments. The bank also installed the AltiView productivity software on each employee's computer that shows who is calling, reduces missed calls and lets employees scroll through voice mails by caller information. Said Murphy, "We are significantly reducing transaction times, increasing transaction volumes and increasing revenues associated with customer calls. This has translated into happy customers who tell others. "We attribute increases in our customer base to improvements in the level of service we are offering our customer's," he said.

3. Increased Personalized Service and Satisfaction

When customers call American National Bank's main number, they are greeted by a real person who says, " American National Bank, this is _____, how may I help you?" The receptionists use AltiGen console software that displays a live view of employee extensions across all locations and let's them operate as if everyone were in the same location. The bank plans to use the customer's caller ID information in the future so that when a call is transferred, the customer's caller ID can be transferred along with the call to any of the five locations. This will allow the bank to greet customers by name even if the call is transferred.

If there is ever a service question, the bank is able to immediately view all call records to see exactly how many times a customer called, who they spoke with and the length of the calls. This has given ANB an accurate and real time report card of customer phone interaction. In addition, employees are also able to record conversations to improve dealing with customer challenges in the future. The advanced tools offered by the AltiGen phone system have enabled ANB employees to make service decisions and improvements based upon real information. "The most rewarding benefit of the AltiGen solution is knowing our customers experience a higher level of service every time they contact our bank," said Murphy.

4. Unify Bank Locations

ANB was able to integrate all five AltiGen phone systems by connecting them to its wide area data network. Now calls are transferred across locations using Voice over IP (VoIP), and the branch systems can be managed from the main location. The bank has a company wide extension plan that works regardless of the location of the employee. By unifying the locations, the bank has improved the ease and ability of its employees to work together. The AltiGen system also offers extensive self-administration tools that let the bank make configuration changes quickly at any branch themselves. For advanced changes, the bank has their AltiGen dealer, Frank Cook of Sysdyne, Inc., remotely connect to make same day changes. Said Murphy, "Before, with our antiquated systems, changes were often expensive and disrupted our daily flow of business."

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5. Better Utilize Employees Across Locations

Although its employees may work in different cities, the ANB team is now able to communicate with each other and their customers as if they were all in the same location. Although the phone system's technology is incredibly advanced, the technology is hidden from the employees and the customers. For the employees, it means that they could be part of a single service group that includes people from different cities. For the customer, it means never worrying about where a particular employee or service is located. They can either dial the employee directly, or dial the main bank number and be quickly transferred to any location.

6. Reduce Costs

"Since ANB installed AltiGen, we are saving over \$1,000 per month in long distance. That's over \$12,000 per year directly to our bottom line," said EVP and CFO Murphy. In addition to the long distance savings, the bank has benefited by managing most daily administration itself. "These type of soft cost savings all contribute to the flexibility and value of the AltiGen solution." The bank has also benefited by allowing an employee to help customers even if they are in another city. This allows the greatest return for each employee resource.

Conclusion:

American National Bank has grown and been successful by focusing on how it treats its customers and employees. When they needed to replace their older phone systems, the bank chose to use technology in a positive way to further improve on its reputation of great service. The bank has demonstrated that customers come back and will tell others if they feel their business is valued and the service is excellent.

AltiGen Dealer Profile:

Sysdyne, Inc., is a long-time authorized AltiGen dealer in Texas. Their expertise with AltiGen technology and devotion to delivering customer based solutions has been the foundation of their success. ANB Executive VP and CFO Mike Murphy stated, "We are confident that Sysdyne's expertise has continued to strategically position us above and beyond the competition."