



Customer Success Story

City National Bank Powers Market Expansion with the Cisco Unified Communications Solution

Executive Summary

Customer Name

City National Bank

Industry

Financial Services

Business Size

700+ Employees

Business Challenge

- Provide a standardized voice and data solution for all bank branch locations
- Minimize administrative expenses through remote management and configuration
- Ensure that network solution can easily scale to support steady growth and new business applications as needed

Network Solution

- Cisco CallManager Express and Cisco Unity Express provide integrated call-handling features and voice messaging
- Cisco 2800 Series integrated services routers provide a secure, feature-rich platform for voice and data
- Cisco 7900 IP phones provide clear voice communications with easy-to-read LCD screens

Business Value

- Remote site administration reduces branch management costs by 70 percent
- Feature-rich, dependable call-handling and messaging features improve employee accessibility and enhance customer service
- Cisco Business Communication solution provides an integrated, scalable foundation for future growth and new applications

City National Bank of West Virginia depends on the Cisco Unified Communications solution to provide voice and data communications as it expands into new markets. The simple, integrated solution lets the bank quickly establish secure, full-service network connectivity at new sites, using a standardized deployment plan that is easy to manage and maintain.

Customer Background

City National Bank, headquartered in Charleston, West Virginia, provides a full range of credit, deposit, investment advisory, and insurance products and services to its customers. The bank has 72 branch and retail locations in West Virginia, Kentucky, and Ohio, and is rapidly growing. Its parent organization is City Holding Company, a US\$2.2 billion bank holding company with more than 700 employees that provides diversified financial products and services to consumers and local businesses.

Business Challenge

City National Bank continually strives to foster close customer relationships, and information technology plays a central role in its strategy. The bank is committed to accessible, responsive, personalized customer service, so its communications system must be reliable and customer-friendly.

“Our bank branches are the direct line to customers, both physically and on the phone,” explains Jeff Legge, Chief Information Officer at City National Bank. “Many of our markets are in rural areas, and customers that call us want to quickly reach the local teller or bank manager that they’ve known for years.”

Controlled, planned business growth is another strategic priority for City National Bank. Since 2004, the bank has opened new branches at Wal-Mart retail stores and has also grown through a series of acquisitions. However, as it managed this new growth, the bank needed to maintain the high customer service standards that had made it successful. Integrating new phone systems into the bank’s network often proved challenging.

“Our acquisitions had left us with several disparate phone systems, many of which were outdated and had no intelligent management,” explains Legge. “They were difficult to manage, because we had to visit a branch to manage its phone system. Some sites are several hours away from our headquarters.”

City National Bank branches also included a wide range of data network applications, such as teller systems, new accounts systems, ATMs, research systems, check imaging, loan documents, e-mail, and accounting and financial systems. To support its new branches and provide customers and staff with a full array of banking services, City National Bank sought a network solution that could accommodate both voice and data applications. The solution would need to be tailored match the needs of small branch offices, and be reliable and easy to manage and maintain. It would have to be secure to safeguard confidential financial information and meet regulatory requirements. And it would have to scale easily to accommodate further growth and future business applications.

“The Cisco Unified Communications solution has made it easier for us to expand our business to new markets which are farther and farther away, so the ability to remotely handle management and changes in those new locations is a huge plus for us.”

– Jeff Legge, CIO, City National Bank

Network Solution

City National Bank turned to Cisco® Certified Partner Advanced Technical Solutions (ATS). With extensive experience in IP telephony, ATS has developed multiservice networking solutions for clients in a variety of industries, including medicine, finance, and construction.

“ATS is the right size company for us, and its staff is very attuned to our needs,” explains Legge.

After evaluating City National Bank’s requirements, ATS recommended the Unified Communications solution from Cisco Systems® for the bank’s branch offices. Designed specifically for the needs of small and midsize customers, the Cisco Unified Communications solution offers a complete set of voice and data communications products and services. By choosing Cisco to support all of its branch communications, the bank could utilize a single vendor and converge support and maintenance functions onto a single network.

“Our Cisco solution enables us to use a standardized approach to new branches,” explains Legge. “The way we put in each system is very simple – we focus on customer service and expansion capabilities.”

At the heart of each of City National Bank’s branch offices is Cisco CallManager Express. Designed specifically for small offices and branch locations, Cisco CallManager Express is embedded in Cisco IOS® Software. It provides cost-effective support for IP telephony, voice mail, and automated attendant, and is easy to deploy and maintain.

Cisco CallManager Express also provides support for a rich array of intelligent telephony features. For example, using the button overlay feature, City National Bank can configure all phones in a branch to ring at the same time, enhancing responsiveness to customers. The Automated Attendant feature enables customers to quickly reach a service representative. The company has also deployed Cisco Unity® and Cisco Unity Express at its locations for integrated, reliable voice-mail support. Cisco CallManager Express’ intuitive, Web-based management tools make the system so simple that City National Bank can handle much of the network administration on its own.

The bank runs Cisco CallManager Express on Cisco 2811 and 2821 integrated services routers at branch locations. Cisco 2800 Series routers let companies securely deploy data, voice, and IP telephony on a single, feature-rich platform. Cisco Catalyst® 3560 Series switches at each branch provide support for IP phones, and feature Power over Ethernet for additional flexibility. Cisco 7900 Series IP phones provide clear voice communication, and are equipped with easy-to-read LCD screens. Each branch communicates with the City National Bank Headquarters over the WAN via Frame Relay. Cisco PIX® Security Appliances provide stateful firewall protection for network data as it crosses the WAN, to ensure that sensitive customer or bank information is not compromised.

Business Value

After piloting the Cisco Unified Communications solution at its Wal-Mart retail branches for several months, City National Bank was pleased with the results, and is now deploying the solution at all of its new branch locations.

“We’re very happy with our solution,” says Legge. “We’re already planning to migrate another eight locations to the system in the near future.”

Employing a common solution enabled the bank to standardize its administrative and end-user training, saving time and enhancing productivity. The solution’s remote management capabilities enabled the bank to sharply reduce its administrative and maintenance costs as well.

“We’ve enjoyed substantial cost-savings with remote administration,” says Legge. “We can handle moves, adds, and changes remotely, rather than having to send a person out to the site. The system has saved us about 70 percent on administrative changes at branches.”

With its Cisco-certified voice expertise, ATS has also continued to play an active role in helping City National Bank keep its communications systems running smoothly.

“We have a small telecommunications staff, so it’s nice to have a company like ATS that’s very well versed in the product, and it can act almost as an extension of my basic staff,” says Legge.

Next Steps

City National Bank continues to open new Wal-Mart locations, which provide its customers with convenient access to banking services at some of the area’s most popular shopping locations. Wal-Mart has tremendous exposure and high traffic counts, which are providing City National Bank considerable opportunities to promote its new checking and loan offerings to potential customers. At the same time, the bank is aggressively opening new branches in nonretail locations.

“The Cisco Unified Communications solution has made it easier for us to expand our business,” says Legge. “We’re expanding to new markets, which are farther and farther away, so the ability to remotely handle management and changes in those new locations is a huge plus for us.”

City National Bank also plans to run voice traffic over its WAN, to take advantage of toll charge savings provided by voice-over-IP (VoIP) technology. The bank is preparing to renew its key carrier contracts in Fall 2005, and will be well-positioned to deploy VoIP as soon as it makes financial sense.

“With the cost of equipment coming down, it made sense to build VoIP functionality into our network, even if we didn’t plan to use it right away,” explains Legge. “At some point soon, our communications providers will be able to save us money by running voice over the WAN, and we already have a system in place to take advantage of it.”

With its smart, simple, secure Cisco Unified Communications solution, City National Bank has a flexible network foundation that will support its growth for years to come.



Corporate Headquarters
Cisco Systems, Inc.
170 West Tasman Drive
San Jose, CA 95134-1706
USA
www.cisco.com
Tel: 408 526-4000
800 553-NETS (6387)
Fax: 408 526-4100

European Headquarters
Cisco Systems International BV
Haarlerbergpark
Haarlerbergweg 13-19
1101 CH Amsterdam
The Netherlands
www-europe.cisco.com
Tel: 31 0 20 357 1000
Fax: 31 0 20 357 1100

Americas Headquarters
Cisco Systems, Inc.
170 West Tasman Drive
San Jose, CA 95134-1706
USA
www.cisco.com
Tel: 408 526-7660
Fax: 408 527-0883

Asia Pacific Headquarters
Cisco Systems, Inc.
168 Robinson Road
#28-01 Capital Tower
Singapore 068912
www.cisco.com
Tel: +65 6317 7777
Fax: +65 6317 7799

Cisco Systems has more than 200 offices in the following countries and regions. Addresses, phone numbers, and fax numbers are listed on the **Cisco.com Website at www.cisco.com/go/offices.**

Argentina • Australia • Austria • Belgium • Brazil • Bulgaria • Canada • Chile • China PRC • Colombia • Costa Rica • Croatia • Cyprus • Czech Republic
Denmark • Dubai, UAE • Finland • France • Germany • Greece • Hong Kong SAR • Hungary • India • Indonesia • Ireland • Israel • Italy
Japan • Korea • Luxembourg • Malaysia • Mexico • The Netherlands • New Zealand • Norway • Peru • Philippines • Poland • Portugal
Puerto Rico • Romania • Russia • Saudi Arabia • Scotland • Singapore • Slovakia • Slovenia • South Africa • Spain • Sweden
Switzerland • Taiwan • Thailand • Turkey • Ukraine • United Kingdom • United States • Venezuela • Vietnam • Zimbabwe

Copyright © 2006 Cisco Systems, Inc. All rights reserved. CCSP, CCVP, the Cisco Square Bridge logo, Follow Me Browsing, and StackWise are trademarks of Cisco Systems, Inc.; Changing the Way We Work, Live, Play, and Learn, and iQuick Study are service marks of Cisco Systems, Inc.; and Access Registrar, Aironet, BPX, Catalyst, CCDA, CCDP, CCIE, CCIP, CCNA, CCNP, Cisco, the Cisco Certified Internetwork Expert logo, Cisco IOS, Cisco Press, Cisco Systems, Cisco Systems Capital, the Cisco Systems logo, Cisco Unity, Enterprise/Solver, EtherChannel, EtherFast, EtherSwitch, Fast Step, FormShare, GigaDrive, GigaStack, HomeLink, Internet Quotient, IOS, IP/TV, iQ Expertise, the iQ logo, iQ Net Readiness Scorecard, LightStream, Linksys, MeetingPlace, MGX, the Networkers logo, Networking Academy, Network Registrar, Packet, PIX, Post-Routing, Pre-Routing, ProConnect, RateMUX, ScriptShare, ScriptShare, SlideCast, SMARTnet, The Fastest Way to Increase Your Internet Quotient, and TransPath are registered trademarks of Cisco Systems, Inc. and/or its affiliates in the United States and certain other countries.

All other trademarks mentioned in this document or Website are the property of their respective owners. The use of the word partner does not imply a partnership relationship between Cisco and any other company. (0601R)