Bringing Personalized Financial Services to Farmers

A regional agricultural lender accomplishes more with fewer employees and delivers responsive, customized service to customers.

EXECUTIVE SUMMARY

MidAtlantic Farm Credit
- **Industry:** Financial Services
- **Location:** Westminster, MD
- **Number of Employees:** 150

BUSINESS CHALLENGES
- Bring together multiple voice and data communications systems as part of a five-company merger.
- Organize and manage disparate customer information.
- Deliver consistent, personalized service to customers.

NETWORK SOLUTIONS
- Immediate access to customer information helps provide faster, more informed customer service and support.
- Robust call handling features make employee communication more efficient, inside and outside the office.
- Remote employees are better utilized.

BUSINESS RESULTS
- Cisco Unified Communications Manager replaces fragmented phone system to support Unified Communications.
- Cisco Unified CallConnector for Microsoft Dynamics CRM provides a 360-degree view of customer information to every employee.
- Premier Solutions Group provides network management as needed.

Business Challenges

MidAtlantic Farm Credit provides financing for agribusinesses and rural homeowners on the East Coast of the U.S. The company is the largest agricultural lender on the East Coast, with more than $1.7 billion in loans outstanding. Close customer relationships are key to MidAtlantic's success, because the company builds financial solutions tailored to meet very specific business needs. To deliver these customized products, MidAtlantic must collect and manage a great deal of business information about customers.

In the year 2000, MidAtlantic Farm Credit underwent a five-company merger. When the merger was complete, the company had inherited 18 sites and disparate phone systems and networking equipment. The lack of integration of customer information threatened to hamper the new company's success and ability to deliver the personalized customer service clients expected.

"We had data everywhere, with customer information on our loan officers' desktops, Excel spreadsheets, back office databases, or on our intranet," says Thomas Truitt, Senior Vice President and CIO at MidAtlantic Farm Credit. "We needed a customer relationship management (CRM) solution that could consolidate all of this information, provide one access point, and make it easy for our staff to use."

> "The Cisco solution gives us an instant customer view that enables us to deliver better service to customers by pulling together all CRM information in one place. Providing a 360-degree view of customers lets every employee provide personalized service to our customers."
>
> – Thomas Truitt, Senior Vice President and CIO, MidAtlantic Farm Credit

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The fragmented network also made it difficult for employees at the new company to communicate and work together.

"We wanted to get away from having five individual companies and forge one identity as MidAtlantic, with a phone system that let employees dial one another directly by extension, instead of calling outside the office," says Truitt. "We also wanted to improve network management. MidAtlantic had an IT staff of two people at the time, so managing multiple phone systems was a challenge."

MidAtlantic replaced its hodgepodge of networks with a Cisco® Unified Communications solution integrated with Microsoft Dynamic CRM application.

Business Results

The Cisco solution lets MidAtlantic give every employee at the company complete access to a customer's information on their PC – at the instant the customer calls. The result is faster, more informed customer service and support.

According to Truitt, "The Cisco solution gives us an instant customer view that enables us to deliver better service to customers by pulling together all CRM information in one place. Providing a 360-degree view of customers lets every employee provide personalized service to our customers."

Immediate customer information is also helping MidAtlantic use its workforce more effectively. For example, a receptionist can forward a customer call to the loan officer most qualified to handle the issue, saving time and making processes more efficient.

"Our business volume has doubled since 2000, which obviously increases our workload," says Truitt. "Nonetheless, our head count is actually a bit less than it was before we purchased the solution. Technology has helped us to accomplish more work with fewer people."

Organizing MidAtlantic's CRM data has is also helping the company to improve business planning. Managers can view combined reports on where the company's growth is coming from, and who its most profitable customers are, to make more informed decisions.

Cisco Unified Communications Manager replaces MidAtlantic's traditional phone system, not only replacing the telephony capabilities but deploying a solution that supports unified communications to help employees work together regardless of their location.

"Many of our staff are supervised remotely, and our Cisco Unified Communications solution lets us do four-digit dialing," says Truitt. "If you need to talk to your supervisor or another employee, you simply pick up the phone and dial the extension. I spend 70 percent of my time working remotely, and the Cisco solution lets me take my phone extension with me. I don't have to send out a mass e-mail that explains how to reach me each day."

A single integrated network lets MidAtlantic keep its administrative costs under control. MidAtlantic handles basic network troubleshooting tasks, and refers more complex issues arise to Premier Solutions, a Cisco Certified Partner.

"The Cisco solution helps reduce the expenses involved in trying to manage the system," says Truitt. "Having a standard set of equipment has helped us with administrative overhead. We just have one staff member that's more of a coordinator.

Network Solutions

MidAtlantic chose the Premier Solutions Group to design and build its Cisco Unified Communications solution, and to provide ongoing network management.

"The relationship we had with Premier was a deciding factor in choosing the Cisco solution," says Truitt. "Premier is a local company, and they know our business, how we are structured, and what we are trying to accomplish."

Cisco Unified CallConnector for Microsoft Dynamics CRM is at the heart of the MidAtlantic solution. The software links the MidAtlantic phones and PCs with all of the company's CRM information.

When a customer call arrives, caller ID opens up a window on the receptionist's PC screen that provides up-to-the-minute CRM details about the customer. The pop-up window contains details about the customer's balances, who their loan officer is, and where the loan officer is located. The receptionist can then transfer a call to the loan officer, who can access the customer's account history, e-mails, and other details. If a loan officer is out sick or on vacation, the backup loan officer can access the same CRM details.

Cisco Unified Communications has made employee location irrelevant at MidAtlantic, because it lets even a growing company with multiple locations deliver one-on-one service to clients.

"We believe that all incoming calls should be answered within three rings, by a live person," says Truitt. "When a receptionist goes to lunch, we can hit a button and roll incoming calls to a larger office. Every call is answered no matter if you're dealing with a small office or a large office."

Truitt and his team plan to continue to build on MidAtlantic's success, using the company's IP network as a platform for further growth.

"One of our goals is to continue to expand our business while maintaining our current headcount," says Truitt. "Our Cisco CRM and communications solution will enable us to do that with the employees we have today."

For More Information

To learn more about the Cisco solution, visit www.cisco.com or contact your authorized Cisco salesperson.

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