



Hutchinson Credit Union
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What Works at Work –
“A Credit to the Union”
By Russell Shaw
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Kansas Credit Union Unites 5 Branches with an AltiGen IP PBX

Although some credit unions rival commercial banks in size, most are similar to Hutchinson Credit Union in Hutchinson, Kansas. This five-branch institution has operations in several small Kansas towns, including two in its headquarters city, plus one location apiece in Wichita, Haven and Newton.

Ever since their founding in 1948 as a credit union for teachers, Hutchinson Credit Union has had personal, and in-person, service as part of its credo. For any financial institution with multiple branches, this standard often means not only handling in-person drop-ins, but maintaining a phone services network adequate to the needs of their members-their owners. Almost by definition, credit unions cannot furlough staff or impose service fees with the relative impunity of publicly traded banks.

Casey Swarts, vice-president of technology for Hutchinson, first assessed the telephony services problem in 1997. Even then, he says, he realized that "while we have talented and trained individuals in each branch, some of these branches are smaller and so we had too many customer member [service] requests coming in at once."

When that happened, service suffered. "We wanted to use all of our talent and all of our branches," he says. "When we wanted to transfer phone calls and get the exact person [most knowledgeable to help the customer] on the line, transferring phone calls between branches was awkward. It was like we were four islands."

Hutchinson struggled along with their legacy Panasonic Business Phone Solution. Then, in 2002, the decision was made to add a fifth branch, this one in the 17,000-population, manufacturing and railroad community of Newton, Kansas. This meant an even bigger telecommunications headache.

Swarts was already familiar with VoIP. What he calls a "Band-Aid" VoIP solution was then put in place, but soon proved problematic. "The voice quality wasn't there, and the user interface was very clunky," says Swarts of the solution, which he declined to specify by brand name. "We told ourselves that a 'Model-T solution doesn't work.'"

Investigating IP telephony systems throughout 2003, Swarts compared solutions from Cisco Systems, Interactive Intelligence and AltiGen Communications. "We went to each vendor, attended Cisco classes, and even participated in Webinars," Swarts recalls. "Even early in the testing process, the pattern became clear that in terms of a SIP [Session Initiation Protocol] based, lower-priced solution; AltiGen had what we really wanted out of a phone center."

Swarts and Hutchinson finally selected Fremont, Cal.-based AltiGen's AltiServ VoIP solution. AltiServ's feature set includes an integrated VoIP Gateway with an AltiServ IP PBX configurable for between eight and 320 users per system. Whether in an existing site, or multiple locations (such as in the Hutchinson deployment) the network system is managed via AltiGen's Distributed Intelligence Network Architecture. The system also supports IP Extensions, in particular H.323-based IP phones.

"We were impressed with the performance and features, including the incredible call center functionality," Swarts says.

Configuration, training and installation issues were handled for AltiGen by Network Innovations; a small business focused computing, networking and telecommunications systems integrator in Olathe, Kansas. The first three months of 2004 were spent in the testing and configuration phase. Then, in May of 2004, Swarts invited branch users in to headquarters to try the system out. Soon, implementation began on a distributed call center.

The full system went "live" in September, 2004. True to the local, personalized feel that Hutchinson Credit Union is known for, the branches retained their own phone lines while technology was introduced to forward calls to different branches should a branch receive too many phone calls. Other functions, such as balance inquiries and questions about loans, were centralized.

Sounding very much unlike a traditional banker, Swarts prefers not to articulate a return-on-investment from the AltiGen deployment. He'd rather talk about the "human" factor.

"In a banking system, you would need a strong financial reason to do this," he says. "In a credit union, there's a much higher desire for service than profit. You want your customers not to wait too long on the phone, and feel they are getting the run-around."

ABOUT THE DEALER

Network Innovations, an independent provider of customized hardware and software solutions, designed and implemented the AltiGen Telephone System for Hutchinson Credit Union as well as providing on-site employee training and support. Network Innovations has been an Authorized AltiGen Reseller in the Kansas area since 1997, in business since 1991.

The company's dedication to AltiGen and commitment to excellence is the foundation for its tremendous success delivering comprehensive telecommunications solutions.

Network Innovations is focuses specifically on the financial services industry, with extensive experience and references in Kansas, Missouri, Iowa, Nebraska and Oklahoma.

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