



ShoreTel  
Industry  
Solution

# FINANCIAL

#### Telecommunications Requirements: Financial Institutions

- Improve communications across distributed branches
- Improve competitive position by reducing communications costs and integrating value-added applications
- Meet customer demands faster and more effectively
- Secure communications to comply with financial regulations and protect privacy and data
- Ensure reliability so every call gets through
- Scale easily to meet rapid growth demands

#### ShoreTel Customers: Financial Institutions

- American Community Bank
- Bay Federal Credit Union
- Darby Bank & Trust
- First Guarantee Mortgage
- Heritage Plaza Mortgage Inc.
- Miller Johnson Steichen Kinnard, Inc.
- National City Bank
- OneUnited Bank
- PremierWest Bank
- Summit Credit Union
- Union Bank
- Washington Mutual

*“ShoreTel gives an enterprise-class voice system to mid-size banks that wouldn’t otherwise be able to manage one or sustain the cost of the infrastructure.”*

*— Jim Barry, Chief Technical Officer,  
OneUnited Bank*


## Overview

Financial organizations of all kinds are under constant pressure to improve operational efficiency, reduce costs, and provide the best in customer service. Your competition offers new benefits daily, so your customers continually demand more—more services, more attention, and more programs—and switching financial institutions has never been easier. To meet increasing demands and attract and retain customers, you must optimize your information technology, and a high performance, easy-to-use IP PBX system is a crucial part of your organization’s ability to stay ahead of the competition.

In addition to offering more than your competition offers customers, you must also connect your distributed regional and branch offices, reduce communications costs, and improve service delivery. You also have to consider the reliability, security and scalability of the system, and ensure it offers advanced features to meet customer demands in such a competitive market.

ShoreTel’s Voice-over-IP (VoIP) phone system provides the rich feature set, cost-effectiveness, reliability, flexibility and security that financial institutions require. Some of the industry segments that rely on ShoreTel include:

- Retail banks
- Investment banks
- Credit unions
- Insurance firms
- Investment and brokerage firms



*“We wanted a system that was easy to manage, would reduce our long distance charges between branches and would provide simplified management. ShoreTel’s VoIP solution met those requirements. We are a high growth bank, and the easy and cost-effective expansion capabilities of ShoreTel are very attractive.”*

— Dan Ellis, Chief Financial Officer,  
American Community Bank

### **Requirement: Improve Communications across Distributed Branches**

#### **ShoreTel Links All Your Distributed Branches to Leverage Expertise**

You must allow employees at every location to share and leverage expertise across the organization. ShoreTel’s distributed architecture allows you to unify all of these distributed offices, and employees can use 4-digit dialing or dial-by-name right from the desktop to reach colleagues at any location. With ShoreTel, there is no longer a need for customers to dial different numbers for different locations to reach the resource they need—callers simply dial one number and the automated attendant directs them to the right place for whatever they need.

#### **ShoreTel Simplifies Access to Voice Mail and E-Mail**

With ShoreTel’s e-mail integration, your employees can manage their e-mail and voice mail activity centrally and efficiently, from either their desktop computer or via telephone. Voice mail messages are stored in the industry-standard WAV Audio for Windows format, allowing users to play them on multimedia PCs, attach them to e-mail messages or embed them in other documents. The ability of the ShoreTel system to track phone calls, export and distribute original voice mail messages to one person or a group of people, and keep a running history of calls into each number is helpful in continually monitoring and improving customer service and ensuring regulatory compliance.

### **Requirement: Improve Competitive Position by Reducing Communications Costs and Integrating Value-Added Applications**

#### **ShoreTel Reduces Telecommunications Costs for Increased Profits**

ShoreTel’s least-cost routing capabilities reduce long distance toll charges by sending voice calls over your existing data network so you can use that budget for other things. You can also share voice trunks between locations and reduce the number of phone lines you’re leasing. Finally, you save on costly teleconferencing services with ShoreTel’s conference bridge, which provides your employees with voice and web conferencing right from Microsoft Outlook®, enabling them to collaborate more readily and meet customer demands quickly.

#### **ShoreTel Reduces Management Costs and Burdens So You Can Focus on Increasing Business**

ShoreTel allows you to bring management in-house, saving you time and money and allowing you to be in charge of the system, rather than at the mercy of a service provider, for necessary personnel moves, adds and changes (MACs). ShoreWare® Director, ShoreTel’s browser-based management interface, allows you to access the system from anywhere on the network and easily manage every site and feature, including voice mail, automated attendant and desktop applications. Adding a new user is simply a matter of a few key-strokes, which trigger automatic updates to the voice switches, automated attendant, and dial-by-name and number features. This interface also makes it a snap to manage MACs, so management time is minimized and you can get back to your core business.

*“The ease of deployment was incredible. ShoreTel worked right out of the box. We had the entire phone system up in less than 24 business hours with no major disruption to business.”*

— Erik Mash, Vice President of  
Information Technology,  
First Guarantee Mortgage

*“One of the strongest features of the system for our credit union is ShoreTel’s AnyPhone feature. We have float staff and branch employees who typically work at different locations. Now with AnyPhone, callers simply dial the extension or spell the name of the Summit staff they’re trying to reach, and the calls are intelligently routed to them. No more trying to remember where someone is, or wasting time trying to track them down.”*

— Drew Lawrence, Director of  
Information Technology,  
Summit Credit Union

### **ShoreTel Allows You to Integrate Your Own Financial Applications for Enhanced Productivity and Customer Satisfaction**

In addition to easily integrating with your existing phone system and allowing for a phased rollout, ShoreTel is easy to integrate with your own tailored business applications (both off the shelf and custom), which allows your employees to be more productive right at the point of each call. When a call comes in and your ShoreTel system is integrated with your customer relationship management (CRM) database, for instance, the caller’s information will immediately populate the screen, electronically allowing employees to respond to customer requests faster and more effectively. In addition, through integrating your applications, you enable new services, including the ability for customers to access their account information directly.

### **Requirement: Meet Customer Demands Faster and More Effectively**

#### **ShoreTel Offers Self-Service Options that Empower Customers and Offload Employees**

When your customers call, they want their issues addressed quickly and they don’t mind using a self-service system to expedite the process. ShoreTel’s integrated Interactive Voice Response (IVR) application allows them to reach the right person or department without human intervention and without having to wait on hold, offering easy-to-use directories and handy dial-by-name features. In addition, ShoreTel Contact Center provides sophisticated routing and queuing options to ensure fast delivery of calls to the right place.

#### **ShoreTel Helps You Satisfy Customers Faster and More Effectively**

With ShoreTel Personal Call Manager™, and features like AnyPhone and Follow Me Find Me, a caller can be assured of reaching the person they need no matter where they are. Employees can be productive whether they are in the office, in a conference room, at a customer site, or at home. In addition, powerful messaging features allow employees to forward voice mails directly to colleagues as attachment files, so no customer issue or message will ever get lost in the system and so that problems can be rectified quickly.

#### **ShoreTel Lets You Leverage your Staff More Efficiently to Maximize Profits**

With a ShoreTel VoIP phone system in place, you can leverage employees at all of your locations and consolidate call answering and routing. With ShoreTel’s Hunt Groups capability, calls are automatically sent to the next available person so that no callers face the frustrating alternative of being put on hold or sent into voice mail. With Hunt Groups, calls ring certain extensions (anywhere in your organization) in a specified sequence or ring multiple extensions all at once, according to your preference. This ensures your customers or potential customers reach whomever they need to reach without having to navigate through frustrating menus or wait in queue.

## ShoreTel Personal Call Manager Boosts Employee Productivity and Profit

Your employees need tools that help them do their job quickly and effectively. With ShoreWare Personal Call Manager integrated with your desktop application, such as Microsoft Outlook, users can quickly type in a name, bring up a number, and make calls from local online directories—all with the click of a mouse, right from the desktop. In addition, Call Manager indicates to a user if the party they intend to call or transfer an incoming call to is already on the phone before they dial, saving time invested in making calls and eliminating the frustration for callers inadvertently placed into voice mail. Finally, ShoreTel's dial-by name function and distributed Hunt Groups allow your customers to quickly and easily find the right resource anywhere within your organization.

## ShoreTel Phones Have Advanced Functionality and are Easy to Use

Because ShoreTel is the industry leader in terms of ease-of-use, companies spend much less time training end users and answering questions about the phone system. With the intuitive interface, users quickly and easily navigate through the many phone functions. ShoreTel has consistently won awards for its ease of use and ease of management, including PC Magazine's Editor's Choice Award and Best of Year 2005 Award, and customers repeatedly cite that their ShoreTel systems have quickly lowered their ongoing total cost of operations (TCO), reflecting lowered installation, management and maintenance costs.

## Requirement: Secure Communications to Comply with Financial Regulations and Protect Privacy and Data.

### ShoreTel Secures Communications to Help Ensure Regulatory Compliance

With federal laws and Federal Reserve Board regulations regarding information security, such as safeguard rules that have been established to provide protection for customers' personal financial information, your phone system must be secure. The capabilities of the ShoreTel system prevent eavesdropping in sensitive environments. A high-performance algorithm encrypts and deciphers the RTP media stream in real time, enabling secure voice conversations to take place without any noticeable latency.

## ShoreTel Converged Conferencing Lets you Take Control of Information Security

ShoreTel's converged collaboration solution puts you in charge of your information security, rather than letting you leave it to a third party service provider. In addition, built-in features like SSL communications, passwords, locked calls, and one-time access codes provide additional security to ensure confidential information is not obtained by unauthorized users and help you meet regulations specific to your agency.

## Requirement: Ensure Reliability so Every Call Gets Through

### ShoreTel Delivers Over Five Nines of Reliability so No Call Goes Unanswered

ShoreGear® voice switches are highly reliable, delivering 99.999% reliability, with no moving parts (except for a fan), redundant Ethernet ports and a real time operating system. In addition, ShoreTel's distributed architecture will automatically respond to and work around LAN, WAN or PSTN failures to deliver nonstop operation, providing you with the reliability you need to respond quickly and effectively to all your customers' needs, even when faced with unexpected emergencies such as power outages or natural disasters.

### ShoreTel Supports Distributed Branch Offices and Mobility

The ShoreTel system also enables mobility in order to maximize productivity and meet unexpected challenges. First, wireless integration allows mobility within the office; and second, ShoreTel Office Anywhere™ allows your employees to use any analog or cell phone as their primary extension, extending the power of the ShoreTel system to remote locations without relying on the Internet for voice quality. Traveling employees have all the power and capabilities of Personal Call Manager delivered over the Internet without the worry of poor voice quality because ShoreTel uses the Public Switched Telephone Network (PSTN).

### ShoreTel IP Phone Failover Delivers Unmatched Reliability

With ShoreTel, in the unlikely case of a ShoreGear voice switch failure, phones automatically failover to another voice switch, providing your company with complete redundancy. Also, call control is distributed, so redundancy is delivered cost effectively with N+1 failover, which means that a single ShoreGear switch can provide backup to any number (N) of other switches. Further redundancy can be configured by simply adding additional voice switches.

*“With our old system, whenever we added a new branch to the network, it cost us about \$12,000 for a branch system deployment. We had to out-source the installation, which sometimes took a few days if the administrator was busy, and the labor was costly. With the ShoreTel system, we can set it all up easily by in-house staff in less than a day, and a branch can be rolled out for \$5,000 or \$6,000. That’s a significant savings.”*

— Dan Ellis, Chief Financial Officer,  
American Community Bank

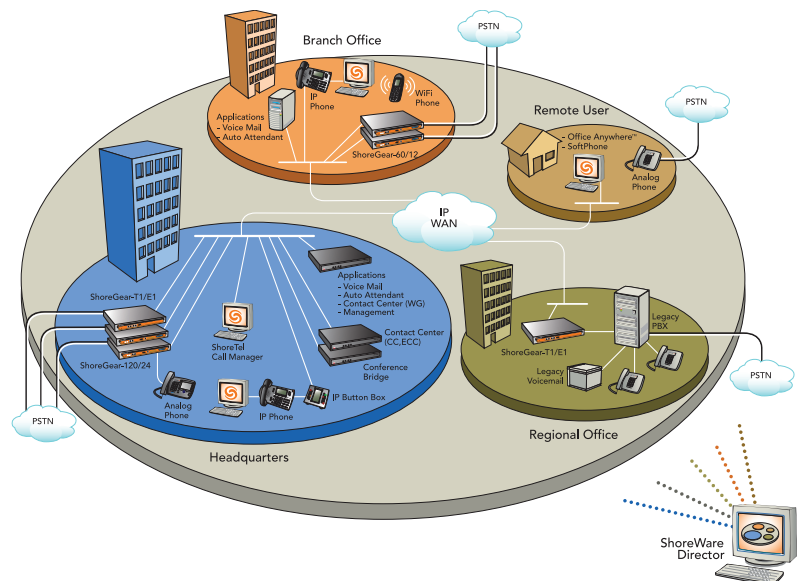
## Requirement: Scale Easily to Meet Rapid Growth Demands

### ShoreTel Scales Seamlessly so New Branches are Brought Online Quickly and Easily

Your organization may have dozens or hundreds of locations—some with a few employees and some with upwards of thousands. You may also be adding new offices on a regular basis and your telephone system needs to quickly and easily scale up and down to meet these changing requirements. Scaling the ShoreTel system is simple and seamless, allowing you to support up to thousands of users and forklift upgrades are a thing of the past. In addition, ShoreTel provides a single management interface to all of your ShoreTel equipment so you have a single view into the entire phone system.

## ShoreTel VoIP Systems

The ShoreTel system is a fully distributed IP phone system with no single point of failure. Call control is distributed to intelligent gateways—called voice switches—and ShoreTel voice applications, including voicemail and automated attendant, run on standard server hardware from anywhere on your IP network. The days of multiple PBXs, voice mail systems, automated attendants, and ACD systems are over. With ShoreTel, the phone system is distributed, the voice applications are integrated, and the management interface is best in class.



## For Financial Institutions, ShoreTel Meets All of the Top Requirements

### Improve Communications across Distributed Branches

- ShoreTel links all your distributed branches to leverage expertise
- ShoreTel simplifies access to voice mail and e-mail

### Improve Competitive Position by Reducing Communications Costs and Integrating Value-Added Applications

- ShoreTel reduces telecommunications costs for increased profits
- ShoreTel reduces management costs and burdens so you can focus on increasing business
- ShoreTel allows you to integrate your own financial applications for enhanced productivity and customer satisfaction

### Meet Customer Demands Faster and More Effectively

- ShoreTel offers self-service options that empower customers and offload employees
- ShoreTel helps you satisfy customers faster and more effectively
- ShoreTel lets you leverage your staff more efficiently to maximize profits
- ShoreTel Personal Call Manager boosts employee productivity and profit
- ShoreTel phones have advanced functionality and are easy to use

### Secure Communications to Comply with Financial Regulations and Protect Privacy and Data

- ShoreTel secures communications to help ensure regulatory compliance
- ShoreTel converged conferencing lets you take control of information security

### Ensure Reliability so Every Call Gets Through

- ShoreTel delivers over five nines of reliability so no call goes unanswered
- ShoreTel supports distributed branch offices and mobility
- ShoreTel IP phone failover delivers unmatched reliability

### Scale Easily to Meet Rapid Growth Demands

- ShoreTel scales seamlessly so new branches are brought online quickly and easily

*“The operator is armed with so much useful information before even answering a call. ShoreTel provides great visibility into what’s happening at each branch. The operator can see a caller’s history and see who is in and who is out so that each caller’s experience is positive. That’s a huge benefit.”*

— Shan Venable, Vice President/  
Technology Manager,  
Darby Bank & Trust

*“All our business is done on the phone. [For example,] clients aren’t allowed to place trading orders to brokers via e-mail. ShoreTel propagates communication by getting people talking to people. That’s the best thing I can say about it. The competition doesn’t do this nearly as well.”*

— Matthew Hoban, VP & Director of  
Information Technology for  
investment firms, Miller Johnson  
Steichen Kinnard



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