



IBM Lotus collaboration tools improve service and save money for The Delaware County Bank and Trust Company



Mid-sized financial institutions thrive with IBM Lotus collaboration tools.

Overview

The Delaware County Bank and Trust Company is a full service community bank that offers a wide range of banking products to the residents of Central Ohio and provides data services for a number of client institutions. The bank uses IBM® Lotus® collaborative solutions to deliver superior service for all stakeholders.

■ **Challenge**

The bank's IT team sought to manage the demands of multiple stakeholder groups cost-effectively. The goal: clear communication, superior customer service and ease of use.

■ **Solution**

The Delaware County Bank and Trust Company employs IBM Lotus Sametime®, Lotus Quickr™ and Lotus Notes® to share accurate information in real time. Embraced quickly, IBM collaboration solutions are facilitating fast, meaningful communication and make possible very high levels of customer service.

■ **Key Benefits**

Working with IBM, The Delaware County Bank and Trust Company has discovered an innovative way of working that delivers better service faster—for multiple stakeholder groups. The value derived from IBM Lotus collaborative solutions has led to wider use, changing the way this bank does business.

Chartered in 1950, The Delaware County Bank and Trust Company is a full service community bank offering a wide range of banking solutions to the residents of Central Ohio. A wholly-owned subsidiary of DCB Financial Corp, The Delaware County Bank and Trust Company has 18 branch banking center locations and provides retail and commercial banking services along with treasury management, Trust and Wealth Management services.

The bank's IT department also provides data processing, disaster recovery and check processing services to other financial institutions. "While this function isn't a large part of bank revenues, we take the responsibilities very seriously," says Ken Blevins, Vice President of IT for the bank. "As we moved into this arena, our institution spent even more time communicating back and forth, answering questions and updating project status."

"With so many branch locations, we were already very busy. And the bank's ability to meet—and exceed—customer expectations are always top of mind. So we were handling multiple customers at once. We were challenged by all the multi-tasking that comes with the territory in this industry. And then we found Sametime."

“Inauspicious beginnings” for true business transformation

Blevins describes how IBM Lotus Sametime was introduced to the bank’s 12-person IT team. “Talk about inauspicious beginnings,” he says. “Sametime came as a free promotion from IBM with our iSeries® system. We got 25 free licenses and started playing with it—and then realized we were using it every day. So we added licenses, and today Lotus tools are an integral part of how we do business.”

In the beginning, the IT team saw Sametime as an efficient instant messaging (IM) tool. “But don’t be deceived,” Blevins says. “Sametime at first may appear to be only IM, but it’s actually a secure method of IMing and a platform for delivering advanced collaborative capabilities throughout the bank. Encryption of information and archiving of messages are a ‘given’ when you have Sametime. So there was easy buy-in from that perspective. Client banks absolutely love it, because they can have a conversation without interrupting their daily work.”

Hard dollar savings, right from the start

The bank embraced Sametime wholeheartedly right from the start—and began to see real results right away. Blevins explains how Sametime has delivered cost savings for the bank. “Are you holding a meeting of retail branch managers? Instead of having 20 people take half a day to travel into the corporate center, have the meeting on Sametime. Once we saw real dollars saved in IT, we couldn’t help but imagine the positive impact if these tools were more widely used.”



The Delaware County Bank and Trust Company recently used Sametime for a risk assessment project—with results that further demonstrate how these IBM collaborative tools deliver fast returns. “This was the kind of project that needed input from all departments,” Blevins says, “which is difficult to do when there are several people in different locations trying to work on the same document. Sametime got us all involved at the same time—no pun intended—so that we were working collaboratively to provide value in real time.”

“On a project like this, even when you’re working through e-mail with that many people, you can end up with a mess in the end because there are so many changes to incorporate, and it’s hard to determine who changed what. By doing this online using Lotus Notes and Sametime, you can see what’s changing. You know why things are changing. You can keep everyone on the same page. We shaved two or three weeks off this project, and nobody had to come in from the

18 branches to meet in person. So there are productivity gains, too, that translate into real dollars overall.”

Support for the bank’s mission: “Genuine, personal service”

The Delaware County Bank and Trust Company promises genuine, personal service and local decision-making with smart, competitive products, services and technology. The institution quickly came to discover that IBM collaboration solutions are particularly well suited to help it keep that promise.

The Lotus collaboration tools in use at the bank have improved processes and let employees provide better answers to customer questions more quickly. “If there’s a customer service person in one of our branches who needs to get an answer to a question,” Blevins says, “these collaboration tools can be a great help. Our representative can get answers quickly, in real time, while the customer is sitting right in front of them. The customer isn’t even aware of the

exchange. And a call center rep can ping someone while the customer is on the phone, right then and there, to get an answer to a question.”

Collaborative solutions create widespread success

When The Delaware County Bank and Trust Company moved up to recent releases of Sametime, even more power was unleashed. Blevins says, “We discovered the browser-based interface that lets us schedule meetings and allows project tools like whiteboard sharing. This is great for online collaboration on documents. Lotus Notes 8 is a huge leap forward—you get tight integration with Sametime; it’s actually part of the Lotus Notes client. Every encrypted chat session can be easily saved and logged, which is great from a regulatory standpoint.”

From inauspicious beginnings, IBM Lotus collaboration has had widespread impact on the bank. “Look at all the ways we’re using these tools,” Blevins says. “We’re using the voice component of Sametime for client banks when we have meetings scheduled and don’t want long distance charges. We’re using Lotus collaboration for video online meetings, which is helpful if we need to share visuals during a presentation. We don’t have to buy the high-dollar AV online conferencing. All we need is a Web cam.”

“And Sametime has the ability to throttle back bandwidth, so we aren’t using all our bandwidth for that particular meeting. Video clarity is surprisingly



good. We wondered where it would start to fall off, so we did some testing within IT and actually throttled back bandwidth use to only 56K—which is very little—and got great performance with little to no lag and no impact on our branch network. It was really surprising.”

Impressive advantages in a banking environment

The potential of Lotus Sametime has made an impression on Blevins. “Sametime is integrated on our Blackberries as well as on PCs,” he says. “So a mobile salesperson who’s meeting with a customer can instant-message someone back at the bank from their Blackberry and get an answer to a customer question in real time, right while they’re sitting in the customer’s office. This one simple thing can have a powerful payoff.”

Blevins also sees advantage in ability to record meetings, something made easy with Lotus Sametime. “If you need to go back and replay a meeting, you can. You can fast forward, move around, get a refresher—so it’s great for training sessions. You can go back at your leisure and review the webinar or session. This definitely provides good value, and it records voice as well.”

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Speaking of culture change ...

The IBM Lotus solutions in use at the bank have changed the way people work. “These are real improvements, and they add up,” Blevins says.



“Using Lotus collaboration is like business transformation from the ground up, because it’s your people who determine how to use it best.”

Expect new ways of working when you institute IBM collaborative solutions, Blevins says. “Culture changes, so it does take some adjustment if you aren’t used to working in this environment. Multi-tasking is a whole new world. We’re multi-tasking animals. We’re getting good at it. And when you need to focus on five or six things at once—and get them right—these solutions make it manageable. As far as the cost/benefit goes, Sametime paid for itself in the first 12 months. It’s not a pricey product, but it integrates very well with both the Mac and Windows environments.”

Superior results prompt plans for wider use

The team’s goal is to get Lotus collaboration solutions rolled out to more of the organization. “We want to go with online training, and the virtual meeting capabilities would be a saver of time and money for everyone,” says Blevins. “Online live help chat to allow our customers to chat directly with bank employees is under discussion for next year.”

The Delaware County Bank and Trust Company is considering rolling out Lotus Quickr, team-collaboration software that facilitates sharing of

information and files to help bank employees access and interact with the people, information and project materials they need to get their work done more quickly. “Quickr is used here in IT primarily for audits,” Blevins says. “We’re able to put a document in there, go through the workflow of the whole audit, and others can access and have their input on their particular section. When you’re working on something together in this fashion, people can read, comment, continue discussions ... it’s almost like a blog. It’s start-to-finish project flow that tells us where we are at any given point in time.”

As The Delaware County Bank and Trust Company uses IBM Lotus collaboration solutions, the institution improves processes and generates hard-dollar savings. Customers get even quicker answers to questions. With video capabilities, time is saved and communications are facilitated. The ability to encrypt and archive messages provides real value as well. “We can definitely see advantages for our entire enterprise,” Blevins says. “And as we expand the use of these collaborative tools from IBM, our institution looks forward to even greater success.”

For more information

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