



## Farm Credit Association Brings IT In-House to Improve Customer Focus

### Overview

**Country or Region:** United States

**Industry:** Financial services

### Customer Profile

East Lansing, Michigan-based GreenStone Farm Credit Services is an agricultural lender providing U.S.\$2.8 billion in loans to 15,000 members at 37 branch offices throughout Michigan and northeastern Wisconsin.

### Business Situation

GreenStone relied on a district bank of the U.S. Farm Credit System for information technology, which limited its ability to source and deploy new solutions required to support the business.

### Solution

To better meet customer needs, GreenStone migrated to an internally managed IT infrastructure based on Microsoft® Windows Server System™ and deployed Microsoft Business Solutions CRM Sales Professional.

### Benefits

- Improved customer service
- Increased user productivity
- 70 percent better performance
- Decreased IT support workload
- Two-year return on investment
- 20 percent decrease in annual cost of ownership

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*James F. Schiller, President and Chief Executive Officer, GreenStone Farm Credit Services*

Reliance on an outside party for part of its IT infrastructure limited the ability of GreenStone Farm Credit Services to source and deploy solutions that met its business needs. To address that issue, GreenStone switched from outsourced Novell-based technology to an internally managed IT infrastructure based on Microsoft® Windows Server System™. On top of that infrastructure, GreenStone deployed Microsoft Business Solutions CRM Sales Professional, which gives employees a comprehensive view of every customer relationship and a single launching point for all customer-facing business processes. Facilitated by Analysts International, the move to Microsoft software has improved GreenStone’s customer service, increased productivity, and saved money. And it reduced the effort required to support the organization’s IT infrastructure, freeing IT resources to build new solutions that can help drive business growth.



## Farm Credit Association Brings IT In-House to Improve Customer Focus



## Situation

GreenStone Farm Credit Services is the fourth largest association in the U.S. Farm Credit System, a countrywide network of independent associations that serve the nation's agricultural community. Established in 1916, the Farm Credit System has seen significant consolidation over the past several years, going from hundreds of organizations to the 97 that exist today. Those associations are organized into five districts, each of which has one Farm Credit Bank that provides them with access to capital.

Due to their traditionally small size, individual associations have relied on the district banks to provide a range of supporting services—including information technology. GreenStone is no different, with its total of 370 employees the result of mergers with four other associations over the past five years, and with its full suite of technology needs having been met in large part by AgriBank, the Farm Credit Bank for GreenStone's district. But reliance on an outside party left the association with little influence over how it could use technology to meet its business needs.

One problem that GreenStone faced was the need for management by consensus, which made change painfully slow. AgriBank historically has been a Novell shop, employing NetWare for directory services and GroupWise for e-mail. Both technologies were hosted by AgriBank, with all associations in a single directory and with GreenStone as one branch on the directory tree. Because of that architecture, even small changes to the directory structure had to be made on a districtwide basis and required the consensus of all 18 associations.

GreenStone also experienced a lack of choice in business solutions, which limited

its ability to grow. The association is in an enviable position, having a 65 to 70 percent market share in its farm lending business. As such, its continued growth depends on the ability to meet a broader range of customer needs, such as those for tax and accounting services, equipment and building leases, and life and crop insurance. However, the diminishing range of offerings based on NetWare prevented GreenStone from sourcing and deploying the best solutions to support those new services.

One example of how the association's IT infrastructure limited the business was C-Source, a customer relationship management tool that was developed by AgriBank using the Java programming language. The districtwide application ran on AgriBank systems alongside other hosted applications like loan accounting, was limited in functionality, and did not integrate well with the association's employee-facing and customer-facing systems. In addition, the responsiveness of C-Source was poor. Instead of using C-Source to manage customer data, employees sometimes chose pen and paper.

"The success of our business is based on customer relationships—often with second-generation or third-generation farming families who have worked with GreenStone for several decades," says Dominic Roberts, Director of Information Services at GreenStone. "The finances of individual family members often are interrelated, making it even more difficult to get a complete picture of the customer relationship. We needed a solution that could help us better understand and more efficiently serve our customers. But we couldn't find what we needed for NetWare."

## Solution

GreenStone Farm Credit Services took control of its technology by migrating from an outsourced Novell-based environment to

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Jack Kelly, Senior Vice President,  
Customer Support Systems,  
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an internally hosted and managed IT infrastructure based on Microsoft® Windows Server System™ integrated server software. While GreenStone will continue to enjoy a relationship with AgriBank at the wholesale technology level, the association no longer will rely on an external vendor for hosted retail technology.

“With our move from a Novell environment to one based on Microsoft software, we have control over our IT infrastructure instead of being limited by it,” says Roberts. “We now have far more options than we did in the past and can more readily deliver the solutions needed to fuel business growth.”

On top of its new infrastructure, GreenStone deployed Microsoft Business Solutions CRM Sales Professional, which integrates with the association’s business systems and AgriBank’s back-end systems to provide a 360-degree view of every customer relationship. GreenStone briefly considered rewriting C-Source but determined that it would have cost too much and would still have provided limited functionality and less than optimal integration with existing systems.

Before choosing Microsoft CRM Sales Professional, the association evaluated solutions from Best Software (Sales Logix) and Pivotal, but determined that they cost significantly more than Microsoft CRM Sales Professional and were not as easy to use. “We selected Microsoft CRM [Sales Professional] because it provided better integration with Outlook®, quick delivery to market, and the ability to customize to our environment—all at about half the cost of other solutions,” says Jack Kelly, Senior Vice President of Customer Support Systems at GreenStone.

The migration to Microsoft software began in early 2003. To make it happen, GreenStone

enlisted the aid of four partners. Precision Data Products supplied all hardware, including the equipment for a new data center and an IT lab that serves as a model office. Software One handled all software licensing, crafting a Microsoft Enterprise Agreement that enabled GreenStone to distribute the cost of software licensing and Software Assurance over a three-year period. DPT Solutions provided business process analysis and project management. Analysts International, a Microsoft Gold Certified Partner, assisted with design and implementation of the software solution.

#### New Infrastructure

GreenStone spent the remainder of 2003 building the physical environment for its new IT infrastructure and the first half of 2004 on software design and implementation. During that time, GreenStone worked with Analysts International to customize Microsoft CRM Sales Professional to support its customer demographics, products and services, organizational structure, and business processes. Most of the new IT infrastructure runs at the GreenStone data center in East Lansing, Michigan, with a similar environment located at a remote disaster recovery facility. The new solution includes:

- **Operating system and infrastructure services.** All servers run the Microsoft Windows Server™ 2003 operating system, which is the foundation of Windows Server System. The Active Directory® service in Windows Server 2003 provides a single point of administration and authentication for all users, PCs, and server computers on the network.
- **E-mail and messaging.** A server cluster running Microsoft Exchange Server 2003 provides messaging, collaboration, and group calendaring functionality. Through integration with Active Directory,

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Exchange Server 2003 enables GreenStone to manage users within the directory environment and have the Exchange Server accounts for those users automatically created, updated, or deleted.

■ **Data storage.** A server cluster running Microsoft SQL Server™ 2000 Enterprise Edition provides data storage for internal business systems and applications, including Microsoft CRM Sales Professional. Customer demographic data used to be stored on AgriBank systems, directly accessible only through C-Source or accessed through secondary feeds from other systems. GreenStone now owns that data and manages it using Microsoft CRM Sales Professional, with SQL Server 2000 as the official data store.

■ **Integration and business process automation.** GreenStone used Microsoft BizTalk® Server 2004 to integrate Microsoft CRM Sales Professional with business applications that still run on the AgriBank systems, such as loan accounting. When changes are made to customer data in Microsoft CRM Sales Professional, BizTalk Server 2004 pushes those changes to the mainframe in real time.

■ **Monitoring and problem resolution.** Microsoft Operations Manager 2000 helps GreenStone rapidly and efficiently identify potential IT issues, determine root causes, and resolve problems. It provides those capabilities through proactive system monitoring, configurable processing rules, comprehensive event management, and reporting and trend analysis. Information from the Microsoft Knowledge Base is appended to many Operations Manager 2000 alerts, which helps GreenStone rapidly understand what is happening

and implement the appropriate corrective actions.

■ **Desktop management.** Microsoft Systems Management Server 2003 provides a comprehensive solution for change and configuration management for Windows®-based systems, enabling GreenStone to provide new software applications and updates to users quickly and cost-effectively.

In addition, Microsoft CRM Sales Professional runs in the GreenStone data center, where it draws on the capabilities of Windows Server System for user authentication, messaging and calendaring, data storage, and integration with other systems—functionality that Microsoft CRM Sales Professional pulls together and builds on to provide a single point of entry to all customer-facing business processes.

At branch offices, GreenStone consolidated two server computers to one system running Windows Server 2003, which serves as a domain controller and a file and print server. All user desktops were upgraded to the Microsoft Windows XP operating system and Microsoft Office Professional Edition 2003. The association also installed the Microsoft CRM Sales Professional client on every desktop.

Rollout of the new infrastructure began on June 1, 2004 and finished on July 14, under budget and a day ahead of schedule. Each branch office closed for one day, during which users attended training. In keeping with its commitment to minimize business disruption, the GreenStone IT group archived existing GroupWise e-mail and made it available through the Microsoft Office Outlook 2003 messaging and collaboration client.

**Customer-centric Workspace**

GreenStone employees now work extensively in Microsoft CRM Sales Professional, which will serve as the launching point for all customer-facing business processes currently being developed. It provides an intuitive, integrated workspace in which employees can manage customer data, capture and execute on new opportunities, and collaborate on the fulfillment of financial products and services.

Some highlights of how Microsoft CRM Sales Professional improves employees' productivity and helps them provide better customer service include:

- **Integration with Outlook.** The Microsoft CRM Sales Professional client functions as an add-in to Outlook 2003, extending its capabilities and user interface to provide an integrated, customer-centric workspace. A personalized Microsoft CRM Sales Professional home page provides a quick summary of an employee's customer-facing activities, along with links for creating new activities and opportunities. Because Microsoft CRM Sales Professional appointments are integrated with the Outlook group calendaring feature, an employee can see a colleague's schedule and send that person an invitation within the context of scheduling a customer appointment.
- **Consolidated customer view.** Through the Microsoft CRM Sales Professional contacts view, employees can see a 360-degree view of each customer, including the status of pending opportunities. GreenStone customized the Microsoft CRM Sales Professional contacts screen to add tabs that display the products and services with which a customer is associated, the customer's business information, and any financial relationships to other customers. Behind the scenes, Microsoft CRM Sales

Professional uses Web services to pull together that data in real time from up to eight different data sources, some running in the GreenStone data center and others running on AgriBank systems.

- **Opportunity management and collaboration.** Through Microsoft CRM Sales Professional, GreenStone can manage and track all customer-facing business processes. Employees can easily collaborate across offices to capture new opportunities and customer inquiries, and route them to the appropriate person for follow-up. At any time, GreenStone financial service officers who own the customer relationship can see the status of all tasks and opportunities associated with a customer.
- **Offline and remote access.** GreenStone financial service officers, who spend a good deal of time visiting customers, can synchronize their laptops before leaving the office and continue to work within Microsoft CRM Sales Professional when offline. When the employees again synchronize upon returning to the office, any additions, deletions, or changes that were made while offline are copied to the server. Users also can access Microsoft CRM Sales Professional remotely by using its Web-based interface.
- **Marketing campaigns.** GreenStone customized the data fields captured in Microsoft CRM Sales Professional to include additional customer demographics, such as agricultural products produced, acreage owned, and number of livestock. With Microsoft CRM Sales Professional as the official source for such customer information, GreenStone can use it to publish newsletters, send invitations to trade

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shows, and implement marketing campaigns.

- **Reporting.** Microsoft CRM Sales Professional offers GreenStone the capability to correlate customer opportunities back to individual campaigns. When combined with the broad selection of built-in reports provided by Microsoft CRM Sales Professional, that capability enables GreenStone to easily monitor the effectiveness of its marketing campaigns and determine how to best spend marketing funds.

#### Automated Loan Origination

Immediately after the rollout of Windows Server System, Microsoft CRM Sales Professional, and Office Professional Edition 2003, GreenStone began building on those technologies to create a solution that automates the loan origination process for home mortgages. Although GreenStone has a large market share in its farm lending business, it has only a 10 percent share in the agriconsumer market—people who have nonfarming jobs but farm part-time. As candidates for a home mortgage through GreenStone, such people represent a huge potential source of new business.

Built in just a few months using the Microsoft Visual Studio® .NET 2003 development system, the loan origination solution reduces the amount of time required to process a loan application by 50 percent. It accomplishes that by automating the first 9 of 27 steps of the process, from submittal of the initial application to credit decision. The solution integrates with Microsoft CRM Sales Professional, taking advantage of its features to track each opportunity, manage workflows, and display tasks on the appropriate users' activities lists. Customer data is pulled from Microsoft CRM Sales Professional whenever possible,

minimizing the information that must be keyed in by hand.

Orchestration of the complex loan origination process is driven by BizTalk Server, with its business rules engine determining the workflow—for example, whether a customer's credit score is sufficient or whether credit-worthiness needs to be determined by an underwriter. BizTalk Server also handles the interactions with other GreenStone business systems, using Web services to move data in and out of those systems. User interaction is driven by BizTalk Server and the Microsoft Office InfoPath® 2003 information-gathering program.

#### Benefits

With Windows Server System, GreenStone Farm Credit Services has an IT infrastructure that is both cost-effective and easily extensible—capabilities that have enabled the association to use technology to meet its business needs. Microsoft CRM Sales Professional builds on that infrastructure and its rich feature set, providing a 360-degree view of every customer and a launching point for all customer-facing business processes. With those new capabilities, GreenStone can better understand its customers and more efficiently meet their needs, in turn leading to higher customer satisfaction and an improved ability to drive business growth.

“With Microsoft software, we now can say to our internal customers ‘tell us what you need’ instead of ‘this is what you get,’” says Roberts. “In the five months since we rolled out Windows Server System and Microsoft CRM [Sales Professional], we have received extremely positive feedback from both users and management.”

#### Improved Customer Service

“Microsoft CRM [Sales Professional] makes the full extent of every customer relationship visible across the organization in real time, helping everyone collaborate more effectively in response to customer needs.”

David Armstrong, Executive Vice President, Customer Delivery, GreenStone Farm Credit Services

By pulling together data from several business systems and presenting it in a single view, Microsoft CRM Sales Professional helps GreenStone employees provide faster, more efficient customer service. When a customer calls or visits a GreenStone office, he or she is far less likely to hear “please wait while I access that system” or “do you have your loan number handy?” Instead, an employee can use the customer’s name to pull up a consolidated view that shows all accounts, services, opportunities, and tasks related to that customer.

Microsoft CRM Sales Professional also improves customer service by helping GreenStone employees collaborate more efficiently. One employee can easily capture a new customer inquiry or opportunity, and assign it to one or more colleagues for follow-up. Employees are assigned tasks in the context of the customer relationship and are able to begin working on the inquiry or new opportunity without having to use another system to look up a customer’s contact information or account data.

For example, a financial service officer who is meeting with a customer about a new loan can add that customer’s financial information as an attachment to a task and assign that task to the credit analyst, loan processor, and appraiser, all of whom will play roles in the processing and fulfillment of that loan. Each person sees the newly assigned tasks in their Microsoft CRM Sales Professional activities list, and the financial service officer can track progress as the status of those tasks is updated.

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President for Customer Delivery at GreenStone.

### Increased User Productivity

Many of the capabilities of Microsoft CRM Sales Professional that help improve customer service also enhance productivity. In the past, employees had to know which accounts a customer had and then access a number of systems separately. Today, when an employee looks up a customer using Microsoft CRM Sales Professional, basic information on all customer accounts is retrieved and presented automatically, saving employees a good deal of time when accessing customer information, which they do many times each day.

Microsoft CRM Sales Professional also provides faster access to detailed account data. GreenStone measured response times for five common account inquiries, finding that Microsoft CRM Sales Professional returned the results more than 70 percent faster than the C-Source application used in the past, even when the desired data still resides on the mainframe. For users on the association’s local network, account inquiries that used to take 23 to 30 seconds now run in 5 to 9 seconds. At branch offices that use 64-kilobytes-per-second data lines, inquiries that took 36 to 44 seconds now run in 11 to 16 seconds.

“Employees now spend less time accessing information and more time acting on it,” says Roberts. “User productivity has increased significantly in the five months since we rolled out Microsoft CRM [Sales Professional].”

Employee productivity also is improved through other features of Microsoft CRM Sales Professional. Integration with Outlook group calendaring enables employees to schedule customer meetings efficiently, in many cases without having to call a

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customer back after checking the schedules of coworkers. Through support for offline and Web-based access, employees can access and update customer data when away from the office, allowing busy personnel like GreenStone financial service officers to spend less time at their desks and more time with customers.

“Microsoft CRM [Sales Professional] allows GreenStone to more effectively utilize our staff to better serve our end customers,” says James F. Schiller, President and Chief Executive Officer for GreenStone.

#### **Reduced Support Workload**

The deployment of an integrated, Windows-based IT infrastructure has benefited the association’s 11-member IT team, which now spends less time supporting the status quo and can focus more of its limited resources on delivering new business value. IT personnel used to make 8 to 10 branch office visits each month to troubleshoot problems, with each person spending an average of one day on each visit. Today, IT personnel can use the Terminal Server feature of Windows Server 2003 to remotely manage all Windows-based server computers and can remotely manage user desktops with Systems Management Server 2003. In the month following the rollout of Windows Server System, the GreenStone IT team did not have to make a single trip to a branch office.

“In the past, we spent most of our time troubleshooting problems and maintaining systems,” says Roberts. “Today, with Microsoft CRM [Sales Professional], we’re more proactive, spending our time building new solutions that deliver additional business value. And with the management tools and capabilities provided by the Windows-based environment, we’ll be able to support that new functionality with the same number of people.”

#### **Rapid Return on Investment and Lower Cost of Ownership**

Although the association was primarily motivated to deploy its new IT infrastructure for greater choice of business solutions and new capabilities, the move to Windows Server System and Microsoft CRM Sales Professional also will save money. By selecting Microsoft CRM Sales Professional, GreenStone was able to add the solution to its existing Microsoft Enterprise Agreement and distribute the cost over the next three years. In less than two years, Microsoft CRM Sales Professional will pay for itself through reduced usage costs for externally hosted applications. Over the long term, the annual cost of ownership for Microsoft CRM Sales Professional will be approximately 20 percent less than what GreenStone used to pay.

#### **Future Directions**

With the new technology infrastructure now in place and delivering strong results, GreenStone is turning its attention to the delivery of new business solutions, which the association plans to share with its peers in the Farm Credit System. “Each association is limited in where it can do business, which allows us to collaborate with each other without the usual competitive issues,” says Roberts. “By working together, we can all benefit from lower development costs and faster time-to-market.”

## For More Information

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For more information about Analysts International, visit the Web site at:  
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Microsoft Business Solutions offer integrated business applications and services that allow small and midsize organizations and divisions of large enterprises to connect employees, customers, and suppliers for improved efficiency. The financial management, customer relationship management, supply chain management, and analytics applications work with other Microsoft software, including the Microsoft Office System and the Windows operating system, to streamline processes across an entire organization. This gives businesses insight to respond rapidly, plan strategically, and execute quickly. Microsoft Business Solutions are delivered through a worldwide network of channel partners that provide specialized services and local support tailored to a company's needs.

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### Software and Services

- Microsoft Business Solutions CRM Sales Professional
- Microsoft Windows Server System
  - Microsoft Windows Server 2003 Enterprise Edition
  - Microsoft Windows Server 2003 Standard Edition
  - Microsoft BizTalk Server 2004 Enterprise Edition
  - Microsoft Exchange Server 2003
  - Microsoft Operations Manager 2000
  - Microsoft SQL Server 2000 Enterprise Edition
  - Microsoft Systems Management Server 2003

- Microsoft Office System
  - Microsoft Office Professional Edition 2003
  - Microsoft Office InfoPath 2003
- Microsoft Visual Studio .NET 2003
- Microsoft Windows XP Professional
- Technologies
  - Active Directory
  - Terminal Server
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### Hardware

- 79 HP DL360 and ML360 servers

### Partners

- Analysts International
- Precision Data Products
- Software One
- DPT Solutions