

case study



Century Pacific Mortgage Cuts Phone and Internet Costs 70% using XOptions® Flex

Century Pacific Mortgage

Century Pacific Mortgage helps clients find the best mortgage to finance their homes. Headquartered in Norcross, Georgia, with additional branches around Atlanta and in Virginia, the company employs approximately 100 people. The company offers interactive Web tools for clients to compare mortgages and check loan status, and it relies heavily on phone, fax, and Internet communications to conduct business in 11 states.

The Challenge

Finding a new service provider who understands Century Pacific's voice and data needs and offers a better alternative to an existing costly solution

Peter Chen, IT Manager, wanted to reduce Century Pacific's telephone and Internet bills, which amounted to over \$8,000 per month — plus additional long distance charges. Making the situation more frustrating, the company's service provider seemed to have no interest in helping Century Pacific Mortgage identify a more cost-effective solution.

Chen set out to find a better voice and data solution for the Norcross headquarters and two branch offices. He searched for a new provider that would:

- Accurately assess the company's voice and data needs and present the optimal solution
- Significantly reduce excessive monthly telecommunications costs
- Provide the Credit Union more control over maintenance windows
- Provide on-site service when help was needed

The Solution

XOptions Flex, an integrated voice and data solution using Internet protocol, and a responsive sales and support team from XO Communications

XO quickly made Chen's short list of potential service providers. Working with his account manager at XO, he quickly realized the two T-1s and two primary rate interfaces (PRIs) in the Norcross office were overkill.

"We had been oversold by our previous service provider," Chen said. "We were paying for much more than we needed."



Century Pacific Mortgage

highlights

Customer Challenge

- Reduce monthly voice and data costs
- Properly scope the company's voice and data needs
- Work with a provider who would come on site to provide service

XO® Solution

- XOptions® Flex, an integrated VoIP solution, which helped reduce monthly voice and data costs from more than \$8,000 per month to about \$2,500
- Integrated T-1 circuit for Internet access, local, long distance, inbound toll-free, calling features, and Web hosting for a flat rate*
- The security and reliability of the XO national IP network
- The responsiveness and dedication of the XO service team



PETER CHEN , IT Manager
Century Pacific Mortgage



Century Pacific Mortgage replaced the previous service with XOptions Flex, choosing a business-class VoIP package of a single T-1 and eight voice lines all on one circuit. They deployed the same configuration at two other offices, helping increase their data speeds from 256K to 1.5 Mbps. With long distance included in the bundled service, the variable cost for toll calls among offices and with clients was eliminated*.

While XOptions Flex proved to be a cost-effective solution, Chen was also impressed with the local sales and support team. He said, "After being virtually ignored by our previous service provider, it was very important for us to work with a company that would show up in person when we needed service."

Key features of the XOptions Flex package include:

- A single flat rate* for local, long distance, inbound toll-free, Internet access, and Web hosting
- The ability to use existing telecommunications equipment already on premises
- Dynamic Bandwidth Allocation, which assigns additional bandwidth to data throughput when phone lines are idle
- The reliability and security of the XO national IP network and softswitch technology

The Results

Dramatic Cost Savings

After deploying XOptions Flex, Century Pacific Mortgage reduced its monthly voice and data costs from over \$8,000 per month to under \$2,500 — a savings of almost 70%.

"XO understood what we really needed for voice and data services and helped us save a lot of money," Chen said.

Superior Service and Support

XO technicians and the account manager stayed in close contact with Chen, offering on-site service and support. Chen said, "XO has provided us more service in the past few months than our previous provider did in the past year. It was a no-brainer to make the switch."

Reliable Bandwidth to Meet Customer Needs

Because Century Pacific's customers call, fax, and use the company's website, bandwidth was a concern. XOptions Flex offered the speed and quality of service required, while delivering a huge savings to the company.

Future Solutions

"XOptions Flex is completely meeting our needs," Chen concluded. "We've already ordered it for a new branch office opening soon."



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PETER CHEN

IT Manager
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About XO Communications

XO Communications is a leading provider of telecommunications services exclusively to businesses. XO services include local and long distance voice, dedicated Internet access, private networking, data transport, and Web hosting services as well as bundled voice and Internet solutions. XO is a proven leader in IP services, including the award-winning Voice over Internet Protocol (VoIP) services bundle, XOptions® Flex. For carriers and service providers, XO offers a full suite of wholesale services. XO provides these services over an advanced, national facilities-based IP network and serves more than 70 metropolitan markets across the United States.

For more information, visit www.xo.com or call 1.866.963.9696.

* Flat rates vary by market, limits apply.

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