

# INSIGHTful DISCUSSIONS

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## BUSINESS TECHNOLOGY TRENDS & CHALLENGES



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CUBDP, Director of Community Relations, Excite Credit Union



**N**o matter what size the business, it will not reach its full potential — nor in many cases even exist — without technology. Which technologies are impacting businesses today, and what is coming down the pike to help deliver products and services to customers more effectively? We spoke with local business leaders who have their fingers on the pulse of business technology about trends and challenges.

### What role does technology play in serving your customers?

**KANDRA ROMEO:** In my role as Director of Community Relations I am out building relationships with community business partners and local non-profit organizations. When I set up presentations or meet and

greet on-site, I have the ability to open accounts on a mobile device or my laptop. This allows for a quick and easy transaction and the member only has to stop in a branch if they choose to.

**ROBERT PARKER:** Technology is at the center of everything we do at Cape Fear Solar Systems. The phenomenon of the photovoltaic effect that allows panels on your roof to produce electricity for operations inside is a technological marvel itself.

The solar industry is progressing toward becoming an integral part of the smart connected home and business — where internet applications are used to program energy storage solutions, monitor components such as solar production, energy consumption, and even monitor environmental impacts.

**KRIS WARD:** As a local provider of broadband internet services, technology is literally what we do. The connections we provide to our customers are what they

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**KANDRA ROMEO**  
CUBDP, Director of Community Relations, Excite Credit Union

use for almost everything. They allow businesses to operate, schools to educate children, and hospitals to treat the sick. Our job is to enable our customers to utilize countless technologies. We do this through a myriad of sales, network, installation and management tools that put the customer experience first.

**DREW SMITH:** Each of our customer's infrastructures are different and continue to change seemingly daily with new technological advances. It is our job to adapt to each environment and offer solutions that will bring value to their office communication. One way we are able to achieve this is by integrating with the different software programs and applications currently used within organizations. In addition, our ability to tap into the variety of expertise our vendors offer is critical in making sure the most versatile technological options are available and executed for our customers.

## What technology trends are impacting your industry?

**WARD:** All of them. Because just about everything is now connected to the internet, any new thing that comes along can impact us. Our job has been to evolve with it. Over the past ten years, cellphones have made local telephone service less relevant. Today there are many streaming options that are doing the same to the cable TV business. We're fine with that. Our

future and our focus is on providing the most robust broadband connection possible. Much like electricity does to power devices in the home, our broadband connection is required to connect devices in the home and business. That means we are more singularly focused on making our broadband connection as fast and reliable as possible so that the growing number of applications our customers are utilizing can serve their purpose.

**ROMEO:** The banking industry is an ever changing environment and technology plays a huge part for us to stay relevant. Our members want quick and easy access to their finances. Online and mobile banking must offer the very best resources to our members. At a click of the button they can see their account balance, move money, check their credit score and make a mobile deposit.

**SMITH:** The ability to integrate with cloud applications is a top trend in our industry today. With the rise of mobile workers and non-traditional workplaces, it is pertinent that organizations have access to their documents wherever they are and whenever they need them. By allowing synchronization with cloud applications, users are able to ensure they are always working on the newest version of their documents and can collaborate with co-workers seamlessly.

**PARKER:** Improvements in the efficiency of the panel's ability to generate electricity is always going to be a big factor in the solar industry. Better energy storage technology is perhaps the

most significant shift in design and the future of solar generation, allowing for whole home energy solutions. Smart home and business solutions along with electric vehicle improvements are now coalescing with solar technology.

## What is the biggest challenge faced by your customers that your technologies help them overcome?

**SMITH:** Governmental compliance, document security and workflow bottlenecks are the biggest challenges our

customers are currently facing. With the ever-changing landscape of technology, questions constantly arise on how to stay compliant and ensure your documents are safeguarded both internally and externally. We are able to help by looking into the document workflows of our customers to uncover their liabilities and see where we can increase transparency.

One example is making sure each user in the organization has an individual login to copiers and devices within the organization. By allowing custom access, we are able to allow users access to their individual cloud accounts, folders and shared organizational software such as SharePoint, while also providing the organization with an audit trail of users that accessed specified devices, activity logs, and the time documents were scanned, copied, faxed or printed.

**PARKER:** Not having control over what they pay monthly for electricity usage, beholden to rate increases and a lack of detailed information regarding their energy consumption.

**ROMEO:** Our online banking and mobile application delivers every service a member could ask for. No more is there a delay in reviewing your account balance or sitting on hold in order to get basic information about your account. You can see real-time information about all accounts with Excite by simply logging into your online account or mobile account. If you need to make a deposit, you can snap a picture of the check with your phone and it is done. You can transfer money, open accounts and even check

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If we were to get complacent in our knowledge and offerings, our customers' productivity would suffer and that is a non-starter for us.

- Drew Smith,  
Director of Communications,  
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“Despite it being 2020, there are thousands in southeastern North Carolina who still do not have access to fast, reliable broadband internet service.”

**KRIS M. WARD**

Director of Business Development,  
ATMC



questions, all our employees, from our customer care representatives who sell service, to our technicians and tech support folks who support it, all now must understand

your credit and credit score from your phone. Technology has made banking easy and at our fingertips.

**WARD:** Our market is one that is made up of predominantly small-to-medium size businesses. These are the backbone of our local economy, but for almost all of them, they aren't large enough to hire a full-time IT staff to ensure their network is reliable and secure. These customers still need to be PCI Compliant to take credit card payments, and they, like even the largest businesses, must take steps to protect their customer information from hackers, viruses and all the bad stuff that comes if the network is not secure. Our customers turned to us for guidance, and because of that we now offer a suite of managed services options where we can partner with these businesses to fill the role as the IT staff for just a small fraction of the cost of hiring a full-time employee.

### How has technology influenced the kinds of job skills you seek in employees?

**WARD:** Our industry is growing more complex by the day. It's not just about connecting a home or business and making sure the telephone, cable TV or internet works. Customer satisfaction requires that we go beyond that. It's now about Wi-Fi and helping diagnose issues with networks. It's about explaining to people how to use the devices they bought to stream shows and how to connect their appliances to Wi-Fi or set up cameras. To answer those

applications. We must have employees who understand IT and technology in order to meet our customer's needs.

**PARKER:** While solar has been around for a while, is not quite ubiquitous enough that there is a readily trained workforce able to step into jobs immediately. We look for people with the attitude and ability to learn new skills quickly as we do most training in house.

**SMITH:** Our industry, like many others, has changed significantly. In both the sales and service side of our organization, the specifications of our products and our knowledge of their capabili-

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- Kandra Romeo  
CUBDP, Director of  
Community Relations,  
Excite Credit Union

ties was the most important aspect to ensuring success with our customers. Now, we must not only understand the products and software we offer, but the landscape in which we offer them, the regulations within those realms, and the individualization we can bring to each user within the organization. That is why it is critical our employees and prospective employees are committed to continuous training to stay up-to-date on software updates, security protocols and integrations we can pass along to customers.

**ROMEO:** Credit unions are always looking for ways to create an epic member experience and technology plays a huge role in this. We look for employees who are flexible and not afraid of change. It isn't uncommon for a credit union to go through many technology advances and changes from year to year in an effort to serve our members needs first.

### In what major ways has technology made your job easier in delivering quality products and services?

**ROMEO:** As I explained previously, being able to bring account opening ability into the community is really changing the brick and mortar landscape we are all used to.

**PARKER:** Software and satellite imagery are available that allow us to build very accurate 3D models of a home or business. Within these programs, we are able to obtain precise dimensions for available roof space and measure shade from nearby trees or other buildings. This enables us to produce preliminary designs to estimate financial benefits of the system before ever setting foot on site. Just 3-4 years ago this was not available.

**SMITH:** Today, we are able to provide prospective customers with less "risk" than ever before. With trial versions of our software offerings and free demo periods for our devices, users are able to see how the solutions we propose will work within their environment

before purchasing. In addition, webinars have been exceedingly helpful in communicating complex technical applications both externally with clients and internally with our vendor partners.

**WARD:** Technology allows us to remotely monitor our network to be able to see problems often before the customer. We increase our efficiency and response times by tracking our technicians' locations and routing the closest one to an issue more quickly. We can be very proactive which allows us to get to the little issues before they become big problems.

### What does the next wave of technological advancements hold for your business?

**SMITH:** I believe we will see even more advances in the world of automation and cloud integration. We have shifted from selling products to selling productivity so we will be focused on ensuring users are more secure in their document handling procedures, have access to their documents quicker, and are able to easily collaborate with fellow team members.

**ROMEO:** Intelligent chatbots/conversation engines (online/mobile or virtual assistants like Amazon Echo), robotic process automation (RPA) and artificial intelligence, video engagement from any channel, predictive analytics (know what a member needs before they need it and offer it to them), behavioral analytics (understand member spend and utilization behavior), digital identities, and real time money movement from institution to institution.

**WARD:** We need to keep ramping up our speeds and capabilities. Our goal is to continue to push fiber optics throughout our network to get closer to business and residential customers. In some of our most rural areas we provide broadband over DOCSIS cable modem Internet. As we push fiber deeper into the DOCSIS network we will convert those customers to fiber optics. We currently offer Gigabit symmetrical service to every customer

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Our industry is growing more complex by the day.

- Kris M. Ward,  
Director of Business Development, ATMC

with our FOCUS fiber optic service and upgrades to our core network will allow that to increase when needed.

**PARKER:** We expect to see a higher percentage of systems paired with energy storage (batteries) and more integration into smart homes and businesses. It can also be expected that more equipment will be installed with the intent of working with electric cars and charging infrastructures.

### What is your business doing to maximize the next generation of technology for customers?

**PARKER:** It is vitally important to stay up-to-date on the new technology trends in the solar industry as they are evolving rapidly. New products are coming to market quite often and having close relationships with trusted manufacturers is key to delivering these new technologies effectively. Of course, staying up-to-date on training, industry certifications, attending trade events, and educational sessions is something we do in order to make the customer experience as streamlined as possible as we integrate new technologies.

**WARD:** As great as technology is, it only works if you are connected to it, and we don't believe your opportunities should be limited by your address. Despite it being 2020, there are

thousands in southeastern North Carolina who still do not have access to fast, reliable broadband internet service. Because we are cooperative, our mission has always been to serve the underserved. So, in keeping with our mission, we are working to bring great internet service to these customers. Just this year we have secured both state and federal grant funds that we will couple with our own investment of \$12 million dollars to expand our our FOCUS fiber optic network past over 5,000 homes in rural Columbus County. We are also working to secure funding to bring this same service to rural Pender County.

**ROMEO:** Utilizing a continuous improvement framework, Excite evaluates external solutions, and will build internal solutions as needed to ensure processes are as efficient as possible and provide the highest level of experience for our members and employees. Excite also partners with FinTech companies to explore opportunities and co-develop products with them. In addition, we continually evaluate technologies on a regular basis, to ensure we are always keeping up with the ever-evolving changes.

**SMITH:** We are invested in training both our sales and service team so they are able to offer the best solutions available to our clients at the



time. We are also ensuring we align ourselves with vendors that understand the importance technological advances play on our customers' workflows. If we were to get complacent in our knowledge and offerings, our customers' productivity would suffer and that is a non-starter for us.

### How has technology improved your customer support experience?

**WARD:** For us, a happy customer is a connected customer. We use remote management tools to connect to a customer's router to diagnose issues while we have them on the phone. This helps decrease downtime and leads to quicker problem resolution. Streaming video is the future of how people will watch TV. We now stream our entire lineup to smart devices so people can get rid of cable boxes. For our business customers we provide hosted PBX solutions, so they have access to employees in multiple locations just like they are in the same building. We've seen this work great for businesses who have team members working from home. It's really all about solutions that meet our customer's needs.

**SMITH:** There have been many advancements over the past couple years that have allowed us to respond quicker and more effectively to our clients. One is our ability to remote into our

“Customer data lives within most documents in an organization.”

**DREW SMITH**  
Director of Communications,  
Copiers Plus

customer's device and automatically update firmware. In addition, we have software that automatically tracks the meters on networked devices we deploy so our customers don't have to manually send in meter readings each month. Low toner levels and other maintenance related alerts are now sent directly to our team without customer initiation being necessary. Thanks to these notifications, often times we are able to have toner delivered to customers before they even know they need it.

**PARKER:** A shift from using the existing internet on site that can sometimes be unreliable to cellular communication has eliminated most issues from down time on monitoring equipment, so any possible production issues do not go undetected.

Manufacturers have also improved their communication strategies—they are easier to contact, using online chat features, thereby helping us to troubleshoot any issues without long hold times.

**ROMEO:** Members want to engage with Excite wherever and whenever they want. We allow support via secure email, secure document transmission, standard email, extended contact center hours, and callback capabilities. Excite will implement chatbots and conversation artificial intelligence to continually supplement current channels.

### Does your business employ automation technology, and if so in what capacity?

**ROMEO:** Excite employs automated decisioning for memberships, products and some loan products. In addition, many of the data processing that required human interaction is now handled either in real time or in automated processing at different intervals. Robotic process automation holds promise as a new technology, which will automate many of the day-to-day activities which currently require human interaction.

**SMITH:** We utilize automation technology in our service department by having real-time data flowing in and alerting us when we need to make adjustments and take necessary action in the field. Though we welcome automation in most instances, we still believe in a live person answering each call to our organization.

**PARKER:** Our systems are monitored 24/7 and if any faults or errors are detected both the customer and Cape Fear Solar receive an alert.

**WARD:** We're not in manufacturing or distribution where automation would be a big part of our operation. We're

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Better energy storage technology is perhaps the most significant shift in design and the future of solar generation.

- Robert Parker, Senior Project Manager & Commercial Project Developer, Cape Fear Solar Systems

a service industry, and that's still best done with people. We do have some automation in the sense that we are doing things to make it easier for our customers to do business with us. We have automated many of the ways customers interact with us in the form of allowing them to provision new services online, change services, make payments, and do a host of things that allow them to interact with us on their schedule. We also use an automation program to survey our customers after ever interaction to gain almost immediate feedback into how well we delivered on their experience with us.

## What challenges does your business face with regard to protecting customer data, and what cybersecurity technology do you employ?

**WARD:** We take the security of our customer information very seriously. We don't want to violate the trust they have in us, so we make protecting their sensitive information our number one priority. But defending against cyber-crime is a moving target. From phishing attacks and ransomware, to "state-supported" hackers, the threats are real and growing. At ATMC we use

a variety of different proven techniques including firewalls, application security, identity management, data security, and many other best practices to try to mitigate the risk of a hack or data leak. We've also made it a point to stress cybersecurity awareness to employees at every level of our company through scheduled, recurring training. Finally, we commission third-party cybersecurity audits to continually test our readiness and effectiveness.

**ROMEO:** Data security is of the highest level of importance at Excite. We spend time and money to ensure top technologies are implemented, to provide a secure transactional environment. Excite employs firewalls, threat detection/prevention, and automated monitoring/alert technologies to ensure that no data is transmitted outside the organization without business intent, and that all external threats are mitigated at the "edge" prior to being introduced to our environment. In addition, Excite requires employee knowledge and annual training to ensure data security remains the top priority.

**PARKER:** We have installed solar for many businesses that have a critical need to protect customer data. Some include financial institutions, packaging facilities and medical facilities. These customers often choose to have their solar monitoring software connected to a separate cellular network instead of their primary network. When we set up solar monitoring software on a separate network the only information going from that device is the solar and electricity usage eliminating any possible backdoors into their networks.

**SMITH:** Customer data lives within most documents in an organization. It is how you manage the permissions and flow of these documents that makes the most difference. We deploy services and applications that safeguard our customers against threats by focusing on the liabilities within their current landscape. Ensuring organizations don't allow unvetted access to their devices and that they restrict or monitor usage is a key way we advise them to protect their data. 

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