

# Modern Banking Starts with Trusted Connections

How Bank of Tennessee partnered with Lumen and Zoom to modernize communications and elevate customer service

## Bank of Tennessee

[www.bankoftennessee.com/](http://www.bankoftennessee.com/)

- Community-focused financial institution rooted in trust and long-term relationships
- Serving retail, small business, mortgage, and commercial customers across a multi-state footprint
- Committed to secure, reliable, people-first banking experiences

### Challenges

- Aging on-premise phone system nearing end of life
- Limited flexibility and high operational overhead from hardware-based infrastructure
- Basic voice-only contact center with no omnichannel or AI-assisted capabilities
- Inconsistent customer responses and slower resolution times during peak demand

### Solutions

- **Lumen® Solutions for Zoom:** Delivers secure, cloud-based voice and contact center services to modernize customer engagement
- **Lumen® Dedicated Internet Access:** Provides reliable, high-performance connectivity for critical banking communications

### Results

- Improved customer response speed and consistency
- Reduced infrastructure complexity and hardware dependency
- Greater flexibility for employees to serve customers from anywhere
- A future-ready foundation for AI-driven banking experiences



Bank of  
Tennessee

## Simplified management

through a single, standardized communications platform across all locations

## No unplanned downtime

during migration across 22+ branch locations, preserving continuity of customer service

## Hundreds

of employees enabled with softphone and mobile access, increasing flexibility without sacrificing security

## Challenge

### Meeting modern banking expectations without compromising trust

Bank of Tennessee has always believed that great banking begins with strong relationships. As customer expectations shifted toward faster, more consistent digital service, the bank's legacy communications infrastructure began to show its limits.

An aging on-premise phone system required ongoing hardware maintenance and offered limited flexibility. The contact center relied on basic voice queues, with agents manually searching through lengthy procedures to answer common questions. Response times varied depending on agent availability, and customers sometimes received inconsistent answers.

For a community bank, these challenges carried real risk. Any outage, delay, or inconsistency could erode trust built over decades. At the same time, rising security and privacy requirements meant that any new solution had to meet strict standards for data protection and reliability. Bank of Tennessee needed a modern platform that could improve customer experience while preserving the security and stability their customers expect.

## Solution

### A secure, cloud-based communication foundation

Bank of Tennessee partnered with Lumen to transition from its legacy phone system to a cloud-based communication environment built on Zoom Phone and Zoom Contact Center, eliminating the burden of maintaining on-premise hardware while establishing a scalable, secure foundation for voice, customer engagement, and AI-assisted service.

Because Lumen had been a trusted network provider for years, the migration felt like a natural next step. Lumen's Platinum-level Zoom expertise—supported by more than 600 Zoom certifications—helped simplify deployment across more than 22 branch locations and the bank's centralized contact center, while preparing the environment for future AI capabilities.

Lumen worked closely with the bank's IT team to coordinate on-site device replacements, portal configuration, and carefully managed cutovers to avoid service disruption. The result was a controlled, predictable rollout that preserved continuity—critical for an organization where downtime is not an option.

This approach reflects Bank of Tennessee's commitment to strong governance and data protection while thoughtfully introducing AI-assisted capabilities—such as real-time procedural guidance and automated interaction summaries—designed to improve consistency and efficiency without compromising trust.

## Solution Set

- [Lumen® Solutions for Zoom](#)
- [Lumen® Dedicated Internet Access \(DIA\)](#)

"Lumen didn't just implement a system – they helped us build a more responsive, agile foundation for customer service that our teams and our community can rely on."

– **Dwight Goodwin**

Director of IT, Bank of Tennessee

## Results and Future Plans

### Better experiences today—and a foundation for what's next

Bank of Tennessee now operates on a modern communications foundation that balances reliability, flexibility, and security—three pillars critical to community banking. Moving voice and contact center operations to the cloud has improved response times and service consistency, to help ensure customers receive accurate, dependable support regardless of channel or location. This shift has reduced friction during peak periods and reinforced the trust customers expect from their bank.

Employees benefit from greater flexibility and ease of use. Softphones and mobile access allow staff to take calls securely from their desks or on the go, without complex forwarding or hardware limitations. Collaboration feels more natural, and the transition required minimal training thanks to Zoom's intuitive interface.

From an IT perspective, moving to the cloud has reduced infrastructure risk and simplified operations. Servers, phone switches, and hardware maintenance are no longer a concern, freeing the team to focus on security, innovation, and strategic priorities rather than break-fix support.

Looking ahead, Bank of Tennessee is building on this foundation to thoughtfully expand its use of AI. The bank plans to leverage analytics to refine workflows, retrain intent models, and improve ROI over time—while maintaining the governance and security standards its customers expect.