



ADOBE® SOLUTIONS FOR BANKING

ENGAGE CLIENTS. BUILD LOYALTY. DRIVE RESULTS.

The banking industry is in flux, with institutions competing to retain customers and protect revenue streams. In all areas of banking—retail, wholesale, and consumer lending—customer expectations are high. Individuals and businesses alike want to do business with institutions that make banking easy, affordable, and more secure. They expect accurate, personalized, and up-to-the-minute information that's accessible around the clock.

In today's economy, banks that can offer the best returns and highest levels of customer service, convenience, and security will emerge as the market leaders. Meeting those goals requires overcoming challenges, including:

- Weak customer satisfaction and loyalty, which erodes market share and profitability
- Disparate processes, systems, and applications that slow response times, frustrate customers, cause high rates of redundant data entry, and breed errors
- Regulatory requirements and risk management controls that are costly and labor intensive
- The need to balance customer expectations for paper-based communications with green business practices that reduce paper, distribution costs, and the carbon footprint

With Adobe® solutions, banks can improve customer profitability and satisfaction by accelerating onboarding, increasing online usage, and offering more secure, personalized, and engaging interactions.



Delivering personalized services around the clock

Since acquiring new customers is costly and short-term customers can represent a loss, the surest route to profitability is through protecting and growing market share. Adobe solutions allow banks to automate business processes and offer personalized self-service options online or on the phone. These benefits help ensure customers experience convenient, consistent, helpful service every time they engage with their bank.

Whether providing online statements, bill pay, or market-based credit risk analysis tools, banks can gain a competitive advantage by tailoring their communications to each customer. With Adobe solutions, banks can personalize correspondence to meet individual customer needs and provide specialized product offerings more quickly and cost-effectively. The result is satisfied customers that are more likely to deepen their relationship with the bank, increase their portfolio of the bank's products, and recommend products and services to others.

Streamlining processes for increased efficiencies and profits

In many banks, disparate systems and silos of customer information hinder productivity and slow response time. Adobe solutions can build bridges between these applications with an open framework that enables employees, partners, and customers inside and outside the firewall to participate smoothly in business processes.

Banks can gather and present appropriate information from customers, employees, enterprise applications, existing systems, and databases in electronic Adobe PDF documents that look and function just like traditional paper-based documents. Yet, these processes are automated and tied into back-end systems, which provide a cost-effective solution that can extend the value of a bank's existing systems.

The framework makes it easier for customers and partners to access key business information, which increases productivity and facilitates collaboration and information exchange. In fact,

return on investment (ROI) studies, estimate that, on average, Adobe solutions can improve staff efficiency equivalent to nearly 80,000 annual work-hours.

Meeting stringent reporting requirements easily and cost-effectively

Adobe solutions streamline data capture and processes, and simplify internal reporting procedures, resulting in greater data accuracy and consistency. Banks can integrate, organize, and access all the data they need to share with regulatory agencies, allowing them to automatically generate, update, and archive reports at regularly scheduled intervals. They can also audit automated processes to quickly determine what was done when and by whom. These capabilities increase the accuracy and reliability of compliance reports, while reducing the costs and errors associated with labor-intensive administrative tasks.

Adobe solutions are helping banks meet industry challenges and position themselves for long-term strategic growth and profitability.

Account enrollment

The account enrollment process provides a bank with an opportunity to make a good first impression and build a profitable customer relationship. However, with a growing number of products and services, account enrollment

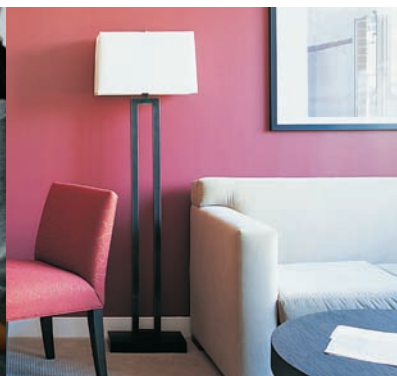
processes have become more complicated, frustrating customers and driving online self-service dropout rates as high as 90%.

Adobe solutions can help banks accelerate account creation, set-up processes, and improve overall enrollment rates.

By developing rich Internet applications (RIAs), banks can provide their customers, employees, and partners with automated steps that make it easier to select and configure products. Data capture and extraction processes eliminate redundant data entry and reduce errors, which

"We now have a standards-based document generation solution that ensures longevity, is easily scalable, and can be integrated seamlessly with our IT architecture without custom development."

—Sylvain Capgen, project manager, Crédit Lyonnais



speeds application submission and processing. Additionally, dynamic document generation allows agents to create personalized customer communications and improve loyalty.

By streamlining the account enrollment process, banks can bring new customers on board efficiently and realize revenue more quickly.

ROI studies for Adobe solutions for account enrollment estimate that, on average, companies can:

- Reduce average time to process applications from more than 14 days to 5 days
- Save an average of \$7 for every \$1 invested in Adobe solutions over a 3-year period
- Improve staff efficiency equivalent to nearly 80,000 annual work-hours
- Achieve a 455% average total ROI

Correspondence management

Fully engaged, loyal customers are a bank's most valuable asset. Customer correspondence is one of the most effective vehicles to engage customers, providing banks with opportunities to increase brand equity, differentiate their products and services, and build customer satisfaction. With Adobe solutions, banks can manage correspondence—high-volume statements, print-on-demand trade confirmations, and personalized welcome letters—through a single platform.

Founded in 1863, Crédit Lyonnais is a banking institution, offering retail banking, investment, and corporate banking and asset management services throughout France and in 50 countries. The company uses Adobe solutions to automatically produce professional customer-facing documents that leverage the data in their back-office applications. Their consultants have a flexible document publishing solution that allows them to personalize customer documents and print several thousand richly formatted pages every day.

"The Adobe solution allows us to generate reliable, quality customer documents that our consultants can display and print on demand, regardless of layout, application, or printer they are using," says Sylvain Capgen, project manager at Crédit Lyonnais.

ROI studies for Adobe solutions for correspondence management estimate that, on average, companies can:

- Reduce the average transaction cost from \$298.66 to \$67.49
- Save an average of \$4 for every \$1 invested in Adobe solutions over a 3-year period

- Improve staff efficiency equivalent to nearly 10,000 annual work-hours
- Achieve a 174% average total ROI

Extended loan automation

When a bank's client needs financing, it can't afford to wait for the request to make its way through lengthy and complicated loan origination, fulfillment, and servicing processes. Adobe solutions can help banks streamline these steps by automating routine tasks and taking the burden of the application process off their clients.

Loan officers can leverage RIAs containing all the loan origination information they need, while intelligent PDF forms help ensure that the clients' information is pre-populated and validated. Because Adobe solutions integrate disparate processes, systems, and data sources, they help ensure nothing falls through the cracks.

Business Loan Express (BLX) specializes in long-term loans for commercial purposes, including small businesses looking to acquire or refinance real estate, as well as to finance their operations. The company handles a large volume of Community Express loans that are often for dollar amounts of \$50,000 or less. Before implementing Adobe solutions, BLX employees spent a considerable amount of time following up with applicants to make sure all the information was correct and complete. Now, the company generates Adobe PDF application forms, which applicants can download from their website and complete online or offline using free Reader® software. Built-in intelligence in the forms improves the quality of the applications by validating submitted data. Customers send completed forms electronically to BLX, where they are scanned so the data can be extracted easily and distributed instantly to staff for review and processing.

"Almost 85% of our business comes from referral and repeat clients, so there is tremendous loyalty if customers are treated well," says Timothy McGoff, vice president of channel sales at BLX. "Using Adobe LiveCycle® solutions, we can automate processes and better engage our customers with more responsive, personalized services."

eMortgage enablement

As the mortgage industry undergoes upheaval, banks are pressed to service their clients more efficiently, while keeping a close watch on shrinking margins. By reducing cycle times and closing business faster, banks can retain more customers and protect their bottom line. Adobe solutions can help institutions minimize the bottlenecks associated with mortgage origination and provide more personalized service to their clients.

To make loan sourcing and servicing easier for customers, employees, and brokers, institutions can use RIAs to help guide product research, selection, and application processes. With support for wet and electronic signatures, managers can verify the integrity of a document and the identity of the signing party. Further, dynamic document generation helps ensure closing documents are on time, accurate, more secure, and compliant.

Branch servicing

Banks that provide positive experiences to customers visiting branches have higher rates of customer loyalty and retention. Adobe solutions can help branch employees personalize customer interactions, build new customer relationships, and improve cross-selling.

By integrating Adobe solutions with branch infrastructure—such as account enrollment, deposit automation, imaging, reporting, and teller systems—employees can leverage the same technology across multiple channels. Employees can intuitively access customer information and benefit from process automation and integration, and dynamic document generation—solutions that improve the customer experience. Banks can make sure branch employees are up-to-date on the latest product and services by using Adobe Acrobat® Connect™ software to deliver training that's interactive and convenient.

iStatements

Monthly account statements are valuable vehicles for banks to connect with customers on many different levels. Intelligent statements, or iStatements, from Adobe are dynamic electronic documents that allow customers to engage with their banks directly from their statements, whether they're paying bills, querying transactions, or redeeming loyalty rewards.

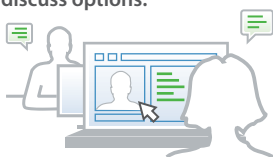
Delivered as PDF files, iStatements offer customers numerous benefits, including the ability to sort personal data and export it to home budgeting systems. Customers can e-mail or print statements, eliminating the need for banks to send costly paper documents. Banks can realize opportunities to drive new business by personalizing statements with special product and service offers. By transforming monthly statements from a static, one-way delivery channel into a dynamic, interactive, and more secure communication tool, banks can improve customer satisfaction and profitability.

MORE SATISFIED CUSTOMERS. MORE PRODUCTIVE EMPLOYEES. MORE SALES OPPORTUNITIES.

Adobe helps banks deliver customer profitability by accelerating onboarding, increasing online usage, and improving customer retention with more secure, personalized, and engaging interactions. By making it easier for customers to do business with banks, Adobe solutions can improve customer acquisition, retention, and bottom-line results.

Agent productivity: Mobile office

1. Agent and customer discuss options.



Real-time collaboration allows the agent to walk the customer through various scenarios and illustrations.

2. Agent retrieves and processes information.



Agent retrieves information from consultation with the customer and automatically initiates a policy request to the carrier. Checks and balances are automated, ensuring that the illustration matches the policy.

3. Carrier performs underwriting steps.



Process automation minimizes data entry and errors, helping to speed processing.

4. Policy documents are generated.



Compliant policy documents are automatically generated and assembled based on business rules. The documents can be delivered in paper or electronic format to the customer and agent as needed.

Adobe LiveCycle® ES

Adobe solutions for insurance are powered by Adobe LiveCycle ES (Enterprise Suite), a flexible server architecture that offers rich user experiences to streamline and automate business processes so people can interact with information more effectively. To learn more about the capabilities of LiveCycle ES, visit www.adobe.com/products/livecycle.



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