

Adobe®



Solutions for Banking

Simplify business processes to improve customer acquisition and retention



Unlock information and unleash competitive advantage

The promise of the paperless office has yet to materialize. In fact, according to one report by Forrester Research, Inc., office paper has undergone double-digit growth every year since 1995. Nowhere is this more painfully apparent than in the banking industry, where paper documents are the currency of every business transaction. Used to transfer valuable data both into and out of the institution, documents are crucial for commerce and communication. Yet paper-driven business processes are inefficient, redundant, and error prone. Consider, for example, that the average mortgage application goes through 35 manual handoffs before the process is complete. During that time, bank employees rekey the same information over and over—with potential error rates of up to 35% each time application data is reentered.

Today your institution can use the Adobe Intelligent Document Platform to streamline, update, and automate its document-driven processes while extending the reach of its enterprise applications. Using Intelligent Documents, you can bridge the gap between your employees, customers, and partners by integrating the system, processes, and documents that are core to the business of your bank.

The cornerstone of Adobe solutions is the Intelligent Document. Combining the familiarity and rich presentation qualities of PDF with the powerful business logic and data exchange capabilities of XML, Intelligent Documents can be viewed and interacted with by anyone—employees, partners, and customers—using the free and ubiquitous Adobe Reader, anytime, anywhere, on any device.

Supported by component-based Adobe Document Services that integrate Intelligent Documents into critical business processes, Adobe solutions for banking provide a flexible and scalable technology platform to help improve customer service and increase profitability.

Trends and tribulations in today's banking industry

Whether your institution provides retail banking services to individual customers or franchising, leasing, and cash management services to large firms, you require proven solutions that help you overcome costly challenges such as the following:

Weak customer satisfaction and loyalty.

In today's global economy, customers have more choices than ever. Individuals and businesses alike are constantly on the lookout for banks that are easier and less expensive to do business with. They expect—and demand—accurate, personalized, and up-to-the-minute information. They want 24-hour access to this information. And they want to be free to choose how this information is delivered—online, on the phone, or in the branch. Most banking customers are more than willing to leave one bank in return for a more efficient, convenient banking experience at another. This weak customer loyalty erodes market share and profitability.

Disparate processes, systems, and applications.

The infrastructure of many banking institutions resembles a patchwork of unrelated processes, workflows, and groups. This is usually due to mergers and acquisitions or individual divisions purchasing one-off applications.



Adobe solutions are built on a set of Adobe Document Services that create and integrate documents with business processes and systems.

"We needed a cost-effective solution that we could deploy easily and customize, given the small size of our IT staff. We're automating our processes like we never could before. The Adobe solution also provides an excellent foundation for expanding our business because we can quickly scale the solution to meet our future requirements."

Dan Riggs, IS supervisor,
Los Angeles Firemen's
Credit Union

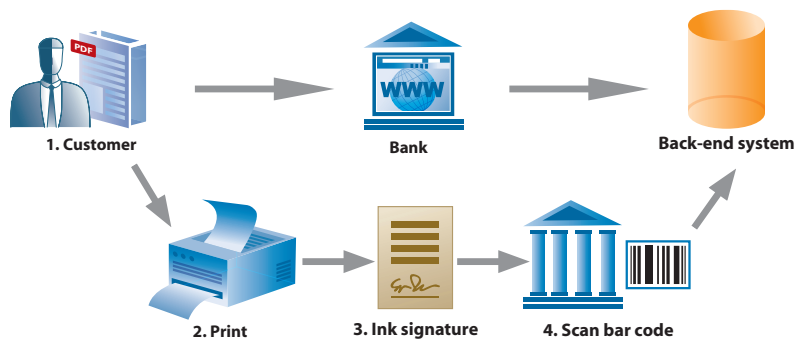
As a result, workgroups must try to close gaps in the infrastructure with inefficient paper-based processes. This lack of integration slows response times and frustrates customers, causes high rates of redundant data entry, and breeds errors. An incomplete or inaccurate view of any customer's banking portfolio impedes cross-sell and up-sell opportunities.

Regulatory requirements. Now more than ever, banks face increased pressure to comply with strict mandates such as Sarbanes-Oxley. From customer privacy and security to corporate governance and risk management, banks expend tremendous resources on costly, labor-intensive administrative tasks to ensure and prove that they are meeting regulatory requirements. Noncompliance leads to costly consequences.

Tremendous opportunities to triumph

With an interactive interface that embeds business logic in Intelligent Documents, Adobe solutions for banking combine the best features of paper-based and digital processes. When you integrate an Adobe solution into your bank's document workflows—from loan applications and new account openings to statement delivery and call center automation—you'll be well equipped to meet industry challenges and powerfully positioned for long-term strategic growth and profitability. That's been the experience of several leading financial institutions that automated document processes using Adobe solutions for banking. In fact, by deploying the Adobe Intelligent Document Platform, a specialty consumer finance company that originates, securitizes, and sells nonconforming home equity loans can now easily generate loan documents tailored to each customer's requirements. Bottom line: employee productivity as well as services to brokers and customers has improved. Plus, document processes that previously took days to complete can now be handled in minutes.

Cut costly manual steps required to complete common transactions.



This example illustrates the integration of both paper-based and digital processes into a seamless flow of information between the customer and the bank:

1. Bank customer completes an intelligent PDF form online.
2. The customer can then either submit the form data directly to the back-end systems using a digital signature, or can print out the form and sign it.
3. While the form is being printed, the software generates an embedded bar code that contains all the information entered by the customer.
4. The bank processes the signed form, scanning the bar code and uploading all form data into the bank system. No re-keying is required.

Adobe solutions for banking can help your institution achieve similar results by helping to:

Deliver personalized service around the clock.

Since acquiring new customers is costly and short-term customers represent a loss, the surest route to profitability is through protecting and growing market share. By automating business processes and offering personalized self-service options online or on the phone, you can ensure that customers experience convenient, consistent, helpful service every time they interact with their bank. Whether you provide online statement delivery and bill paying or market-based credit risk analysis tools, you are sure to gain the competitive advantages associated with a loyal customer base. That's because satisfied customers are far more likely to deepen their relationship with your bank, increase their portfolio of your bank's products, and send others your way.

By distributing documents electronically, Texas National Bank reduced the number of branches required to service customers—for an estimated savings of US\$600,000 per branch and an annual savings of US\$200,000 in customer service personnel costs.

Streamline processes for increased efficiencies and profits. In most banks, disparate systems and databases hinder productivity and slow response time. The Adobe Intelligent Document Platform builds bridges between these applications by providing an open framework that enables employees, partners, and customers inside and outside the firewall to participate seamlessly in business processes. Thus, appropriate information from customers, employees, enterprise applications, existing systems, and databases can be gathered and presented in Intelligent Documents that look and function just like traditional paper-based documents. Yet these processes are automated and tied into back-end systems. Through this cost-effective solution, your institution can extend the value of existing systems. Plus easy access to key business information dramatically increases productivity by facilitating collaboration and information exchange.

Meet stringent reporting requirements easily and cost-effectively. By streamlining data capture and processes and simplifying internal reporting procedures, Adobe solutions result in greater data accuracy and consistency. And because all the data you need to share with regulatory agencies is integrated, organized, and easy to access, you can automatically generate, update, and archive reports at regularly scheduled intervals. Plus, with Adobe solutions you can audit automated processes to quickly determine what was done when and by whom. These capabilities increase the accuracy and reliability of your compliance reports—and reduce the costs and errors associated with labor-intensive administrative tasks.

Eliminate costly paper-based problems

For more than 20 years, Adobe Systems has helped financial institutions turn industry challenges into competitive strengths. For example, most of the top 25 banks in the United States are Adobe customers. Our solutions help these banks extend the value of their existing IT investments by helping them get the full value from their customer relationship management (CRM), transaction processing, and Enterprise Content Management (ECM) systems.

Whether your bank serves individual consumers or large, international corporations, Adobe solutions can help your bank break free from the costly problems associated with paper—while retaining the most valuable aspects of every document. The Adobe Intelligent Document Platform provides a secure, flexible, and scalable solution that enables you to tie together all your transaction systems. With Adobe solutions for banking, you can improve customer service, streamline business processes, and comply with stringent regulatory reporting requirements more easily for increased competitive advantage and bottom-line profitability.

About Adobe Systems Incorporated

Adobe helps people and businesses communicate better through its world-leading digital imaging, design and document technology platforms for consumers, creative professionals and enterprises. Adobe's revenue in its last fiscal year exceeded \$1.2 billion. For more information about Adobe, visit www.adobe.com.

For more information on Adobe solutions for banking, visit www.adobe.com/financial/banking.html.

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