



Adobe

Tools for the
New Work™



Case Study

Industry
Bank and finance

Solution
E-forms/e-data capturing
E-filing
Printouts from central systems

Tools
Adobe Form Server
Adobe Form Designer
Adobe Central Pro
Output Server
Adobe Output Designer

Ålandsbanken

Increased business volume and customer satisfaction with document solution from Adobe

Company profile

Founded in Mariehamn, Åland in 1919, Ålandsbanken ABP is a successful commercial bank. Branch establishments in Helsinki, Esbo, Tammerfors, Åbo, Pargas and Vasa have strengthened Ålandsbanken's position as a reliable and innovative financial player in Finland. Ålandsbanken Fondbolag AB and Asset Management AB are part of the group.

Challenges

Manage a rapidly increasing document flow

New demands from the Finnish Financial Supervisory Authority in the 1990s increased the number of administrative documents in Finnish banking (agreement forms, agreement terms, information to customers, etc). Ålandsbanken's strategic decision to open an office in Finland meant that the number of documents was quickly doubled, as they were also needed in Finnish.

Streamline form management in the Internet Bank

The launching of Ålandsbanken's Internet Bank meant reformatting forms for web presentation. This created major maintenance problems because the forms required updating in several different subsystems.

Successful concept

In autumn 2000, Ålandsbanken introduced a pilot study to identify the overall problems. The requirements that would enable the bank to continue its expansive and successful strategy were listed. Some of these included:

- Each type of form will be produced in a single template that automatically generates customized e-forms for different situations (data output from central mainframe-based operational systems, workplace support for receptionists, an Internet Bank, etc).
- Via the Internet Bank, customers can search for current agreements.
- Office staff who are handling a customer can immediately search and present the customer's current agreements.
- Conventional filing of physical documents will be replaced with electronic filing.

"When the pilot study was finished, we began making an inventory of suppliers who could satisfy our list of requirements. We chose Adobe," says Ålandsbanken's project manager May-Britt Törnberg.

Implementation began at the beginning of 2003. Ålandsbanken has chosen to deploy the different modules in stages, over a relatively long calendar period.

"We want to give everyone time for the changes, so they can feel secure with the new methods," says May-Britt Törnberg.

Organisation

- Full service bank with a total of 28 branches on Åland, and in Helsinki, Esbo, Tammerfors, Åbo, Pargas and Vasa
- Internet Bank with broad service offering
- Almost 380 employees (converted into full-time positions)
- Operating profit 14.2 million Euro, 2002



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Results

- Reduced administration and system management costs
- Reduced rental costs
- Greater customer satisfaction and increased loyalty

Ålandsbanken firmly believes that closeness to the customer and warm, personal service strengthens competitiveness and increases business volumes. The new document management solution gives front-line employees better resources for meeting customers face-to-face and taking care of their needs. It is also important that customers see Ålandsbanken as fast and flexible. Improvements in this area are also part of the new solution.

Electronic forms have minimised the costs for printing, distribution, storage and updating. The template-based production of e-forms creates a major cost-saving potential due to reduced needs for maintenance in the different subsystems.

Whether customers choose self-service via the Internet Bank or direct contact with branch personnel, the offering of financial services is broader and banking is more effective. This creates satisfied customers who stay with us and become more involved.

“In Ålandsbanken, we always try to think innovatively. Document management solutions from Adobe and Frontec are excellent tools in our offensive strategy,” says May-Britt Törnberg.



Founded in 1982, **Adobe Systems** is one of the world's largest software companies with products that help users create and communicate form and content for digital and printed media. Adobe has a broad offering of solutions for professional designers, company and home users, with tools for web development, video and photo editing, illustration, page layout, document management, digital forms and network publishing.