Customer Communications Management

Automating and accelerating the flow of crucial customer information with the Adobe® Intelligent Document Platform
The Adobe Intelligent Document Platform

Create personalized, secure, and compelling customer communications

Financial institutions are under tremendous pressure to deliver profits while also managing the challenges of deregulation, complying with corporate governance and risk management mandates, and market consolidation. To remain competitive, institutions must aggressively acquire and retain profitable customers by providing access to personalized services and information, when and how the customer wants it—any time of day, from the office or home, on the Web, even on a mobile device. Financial institutions rely primarily on paper documents for these communications but are hampered by methods that are too slow, inefficient, manually intensive, and error-prone.

The Adobe Intelligent Document Platform provides a unique set of capabilities for managing customer communications throughout their relationship with the institution—from customer acquisition to the ongoing service necessary to retain profitable customers.

Using the Adobe Intelligent Document Platform, financial institutions can cost-effectively create and deliver personalized, secure, and compelling customer communications across product lines and service channels using intelligent documents. Based on Adobe® Portable Document Format (PDF) and XML technology, intelligent documents retain the best characteristics of paper documents but also include powerful business logic capabilities, such as data validation and routing instructions. The Adobe IDP also provides document services that enable users to share, manage, and interact with complex information and business documents more securely, efficiently, and reliably than ever before.

The Adobe Intelligent Document Platform helps financial institutions:

- Improve customer relationships
- Manage customer acquisition and service costs
- Extend processes consistently to partners

Adobe helped a leading European bank automate the creation and distribution of custom, multilingual forms to more than 800 branches worldwide so that tailored customer documents can now be delivered within minutes. The company retains secure, central control over critical customer information, while enabling branch offices to provide more personalized services.

The Adobe Intelligent Document Platform helps companies simplify processes that extend beyond the firewall, such as loan origination, mortgage processing, and insurance claims.

Using intelligent forms that combine the familiarity of PDF with the power of XML, organizations can make it easier for customers and partners to fill out applications, while also enabling direct data integration into back-end systems without manual re-keying.
Adobe solutions also enable organizations to automate delivery of personalized documents—whether you’re mailing a paper statement or managing a document-intensive process such as account enrollment.

**Key challenges for financial services institutions**

**Eroding margins and inefficient processes**
Whether you want to improve call center efficiency or reduce the manual effort required to integrate title and closing partners into a mortgage, you need proven solutions that can help you overcome costly challenges, such as the following:

**Providers lack a single, complete view of the customer.**
As a result of mergers and acquisitions, many institutions must grapple with customer information stored in multiple, incompatible systems. Response time is slow because no one in the organization has instant access to complete, up-to-date customer information. This inability to respond quickly to a new customer application or customer service request can lead to lost business, decreased satisfaction, and less customer loyalty.

**Customer service and acquisition costs are eroding margins.**
Financial services institutions depend on documents to collect information from customers, partners, and suppliers. Unfortunately, costs associated with building new business are easily inflated by processes that are inefficient, manually intensive, and error-prone. Users have been slow to adopt less expensive channels—such as self-service on the Web—because of concerns about data security, perceptions about ease of use, and a desire for personalized service. Users still expect a customized experience, but most methods for providing this level of service are cost-prohibitive.

**Institutions have difficulty extending processes securely and consistently to business partners.**
Many financial products rely on a partner channel for facilitation. This includes agents for insurance products as well as brokers for investment products. By automating and streamlining processes that include these partners, financial services institutions can not only increase revenues and volumes, but also partner and customer satisfaction.

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According to Forrester Research, a typical mortgage process involves more than 35 manual handoffs. Efficiency, accuracy, and security suffer each time the paper changes hands.

— Laurie Orlov, *Crossing the Document Data Divide*, 2003

“*The automated system using Adobe solutions helps reduce our administrative costs by more than half a million dollars annually.*”

— Frank Raasch, Enterprise Technology Manager, Farmers Home Mutual
Simplify customer communications management with Adobe

Acquire and retain profitable customers
By integrating the Adobe Intelligent Document Platform into existing workflows—from account enrollment to call center automation—organizations are well equipped to face the challenges of customer acquisition and retention. Adobe has already helped several leading financial services providers automate and accelerate the flow of crucial customer information. Adobe solutions enable your organization to achieve similar results by helping you:

Make automated processes available offline
Adobe Document Services help organizations create efficient, user-friendly documents that customers and partners can take offline while they compile input data, fill out the document, forward it to others for input and approval, and archive the document of record. After the document is complete, the user submits it online.

Share information securely
Using Adobe Document Services for document control and security, financial institutions can control information inside or outside the enterprise. The Adobe PDF format provides security at the document level, even if the document is off the network. Using these services, organizations can digitally sign, verify, encrypt, and decrypt PDF files individually or in batch mode; ensure author identification and nonrepudiation; and add controls that expressly define who can open, view, print, copy, or modify a document.

Exchange data with people and systems
Adobe Document Services help organizations automate business transactions—with either people or software systems — in a way that is consistent and effective for both. Document creators can connect directly to core systems to prepopulate documents with personalized data, and core systems are automatically updated with data added by recipients. As a result, institutions have more complete and up-to-date customer information.

The Adobe Intelligent Document Platform offers financial institutions an affordable, stageable approach to simplify information sharing processes throughout the life of their customers’ relationships. With Adobe, companies can improve customer satisfaction and increase operational efficiencies to deliver measurable bottom-line results.