

# Sparkassen Informatik

Sparkassen Informatik centralizes and streamlines forms-driven processes using Adobe® LiveCycle™ solutions

## Sparkassen Informatik

[www.sparkassen-informatik.de](http://www.sparkassen-informatik.de)



### Industry

Banking / Financial Services

### Challenges

- Improve customer access to online services
- Implement standard document processes across hundreds of branches

### Solution

- Customer engagement management
  - Business process automation through centralized forms processes
- Sparkassen Informatik is using Adobe LiveCycle solutions to automate forms processing for online customers and for staff at approximately 8,000 branches.

### Results

- Reduced document processing costs by as much as 30%
- Increased employee productivity
- Standardized document processes across hundreds of branches
- Enhanced customer services

### Systems At A Glance

- Adobe LiveCycle Forms
- Adobe LiveCycle Reader Extensions
- Adobe LiveCycle Designer

## Account opening made easy

Sparkassen customers today have more opportunities than ever to manage banking transactions, any time and any place. Whether using personal computers in the comfort of their homes or traveling through Seattle, Stockholm, or Berlin, handling transactions online and accessing cash from ATMs are simple, secure processes. This is made possible thanks to cooperation between financial companies and a flexible, global IT network that adheres to industry requirements for safety and efficiency.

Supporting Sparkassen's reliable operations and innovative services is Sparkassen Informatik, the largest IT service provider for Sparkassen in Germany and one of Europe's largest providers of IT services to financial institutions. From its headquarters in Frankfurt am Main, Sparkassen Informatik serves 229 Sparkassen banks with approximately 8,000 branches in Baden-Wuerttemberg, Hessen, Nordrhein-Westfalen, and Rheinland-Pfalz.

Integral to Sparkassen Informatik's efforts to improve banking processes and services is a centralized solution called One System Plus (OSPlus) that combines IT applications into a unified system for core banking operations, online banking services, and other activities. A primary function of OSPlus is electronic document services that streamline forms processing for Sparkassen employees and customers. The services are available to staff via 182,850 managed computers.

To drive document services in a seamless and secure workflow within OSPlus, Sparkassen Informatik adopted Adobe LiveCycle solutions. The goal was to build a centralized, easily managed IT infrastructure that leveraged Adobe Portable Document Format (PDF) for electronic forms and final documents. In addition, the automated processes would drive the creation, processing, printing, and archiving of dynamic forms that could be signed electronically using popular pen pad technologies from all connected branches.

## Standardizing on Adobe PDF

In 2005, Sparkassen Informatik started consolidating the many decentralized document processes at Sparkassen offices. The implementation of Adobe LiveCycle solutions was vital to those efforts. Previously, all forms-driven processes were managed by individual Sparkassen offices. The result was complex and costly forms workflows that relied on a variety of different computing interfaces and manual processes.

To boost efficiencies and reduce the cost of document-based processes, Sparkassen Informatik integrated document services within the centralized OSPlus. Approximately 300 forms in Adobe PDF were placed into OSPlus for easy access by Sparkassen employees.

*“The Adobe solutions integrate seamlessly into the Service Oriented Architecture (SOA) of OSPlus...The improved functionality supported by Adobe LiveCycle solutions has reduced operating costs by 30% in the participating branches.”*

Guenter Haneklaus,  
Business Director,  
Sparkassen Informatik

**For More Information**

[www.adobe.com/products/livecycle/](http://www.adobe.com/products/livecycle/)

“Previously, a Sparkassen office could use as many as 500 forms,” says Guenter Haneklaus, business director for Sparkassen Informatik. “These forms are currently being transferred to the new solution. Once it is fully deployed, we will be in the position to generate and process more than 200,000 forms per hour.”

Most of the 300 forms and text documents currently in the system come from the Deutsche Sparkassen Verlag (DSV), which also uses a PDF based environment. By standardizing on Adobe PDF, Sparkassen Informatik helped ensure that all bank employees and their customers could use free Adobe Reader® software to open and process the materials they need. For certain banking documents, Sparkassen Informatik uses Adobe LiveCycle Reader Extensions to generate Adobe PDF forms that users can save to their computers and complete offline using Adobe Reader.

**Completing contracts in Adobe PDF**

Based on the templates provided by DSV, the forms are individualized using Adobe LiveCycle Designer. The high-quality, professionally designed electronic documents provide dispersed Sparkassen staff with easy access to consistent, reliable banking forms and documents. At the same time, home banking customers benefit. For example, a customer can open a new savings account online, completing and submitting applications to a Sparkassen office.

Customers using the online services simply enter their information in HTML pages on their home or office computers. The system automatically generates a completed Adobe PDF form with all required customer and bank information; the form can be digitally signed by the customer using a unique transaction code.

From the OSPlus sales application, employees can automatically create Adobe PDF forms in branches, where customers can either sign the forms by hand or use pen pad technology to electronically sign them. The electronic signature is integrated into the Adobe PDF form.

**Standardization saves money**

The decision to adopt Adobe solutions was based on strategic, as well as technical, reasons. “We searched for a partner that we could work with for a long time,” says Haneklaus. “As the established market leader, Adobe met this requirement. In addition, we wanted our forms-driven business processes to be built on an open interface and industry standards like Adobe PDF. For us, it made the most sense to work with the company that created PDF.”

For Sparkassen Informatik, using Adobe PDF simplifies sharing and managing electronic documents, only requiring staff and customers to have Adobe Reader software. “The Adobe solutions integrate seamlessly into the Service Oriented Architecture (SOA) of OSPlus,” says Haneklaus. “The solutions support J2EE and XML standards, plus the Adobe Reader is free and platform-independent.

We achieved our goals, and everyone is very happy with the automated processes. The improved functionality supported by Adobe LiveCycle solutions has reduced operating costs by 30% in the participating branches.”

Currently, many new capabilities are being added to OSPlus’ document services to address other requirements from branch offices. For example, bank staff is interested in using stored text to assemble more tailored customer documents. Also, additional dynamic forms are planned to drive more document-based business processes at Sparkassen offices.

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