



SUCCESS STORY

Adobe® Solution Profile: Branch Printing

Global and regional banks deploy Adobe solutions for financial services for fast, electronic creation and delivery of personalized customer documents

Industry

Financial

Companies

Multi-national and
Regional Banks

Solution

Branch Printing

Products Used

- Adobe Output Designer
- Adobe Central Pro
Output Server

Overview

Enhancing customer services and streamlining operations at branch offices is essential for banks to survive in today's competitive market. Whether it's a multi-national bank expanding to other countries or a regional bank opening offices in neighboring states, banks need to offer customers fast access to highly personalized documents and services while keeping operating costs low. A regional U.S. bank, an established European bank, and one of the world's largest financial companies, are just three of the financial institutions successfully using Adobe solutions to enable branch offices to improve customer services and boost profits.

Challenges Faced

Automate creation of personalized, customer-facing documents

For a global bank with thousands of locations, tailoring documents for branch offices has traditionally been a costly, cumbersome task. Customer documents must adhere to local government regulations, be specific to the products and terms offered by each region, and appear in customers' native languages. Given the many variables, a multi-national bank can spend millions of dollars annually creating and distributing customer forms and documents, such as applications to open accounts or letters confirming account changes. Facing similar challenges, banks of all sizes need to automate the creation of documents tailored to customer transactions and locations.

Overcome limitations of technologies between central and branch offices

Exchanging data between central offices and branch locations is often slow. For example, as a regional bank acquires smaller banks in nearby areas, the bank faces the task of connecting to offices that might have outdated, incompatible systems and inadequate connections. As a result, even basic transactions can be delayed. To automate document creation, a bank must find a solution that can operate effectively within the network infrastructure and integrate seamlessly with existing technologies.

Enforce standards for the appearance and content of customer documents

Distributing legally compliant, branded customer documents is essential for all banks. While local branches need to tailor customer documents to accommodate regulations and services specific to their areas, a bank's headquarters must maintain brand integrity and ensure professional-quality materials are delivered to its customers everywhere. Unfortunately, branch employees often rely on paper-based forms stored onsite, which may be out of date or inaccurate. To overcome this problem and control the content and quality of materials provided by branches, banks need a flexible, reliable system for designing templates used to generate customer forms and documents.



Respond effectively to customer demand for faster access to more services

Branch offices play a vital customer service role. Customers visit local banks to open accounts, deposit money, work through account problems, and handle other transactions. If all goes smoothly, these face-to-face interactions can strengthen customer loyalty and offer staff the opportunity to increase bank revenues by selling additional services. Traditionally, branch-level transactions required forms be completed by hand and returned to central offices, delaying service delivery and sometimes requiring customers to return to the branch office to pick up final documents. With customers increasingly wanting more services delivered faster than ever, branch offices need to automate manual, paper-intensive processes.

Success Strategy

Adobe solutions provided the required ease of integration, scalability, and flexibility the smaller U.S. bank, the mid-sized European bank, and the larger global bank needed. Using Adobe solutions, raw data from back-end systems can be delivered electronically to branch offices and be merged automatically into electronic templates to generate quality customer-facing documents on demand. The solutions not only offer the needed speed and customization for generating personalized documents on demand, but also minimize the burden on network connections because only raw data is sent to branch offices, where localized electronic templates reside.

For instance, the global bank uses Adobe solutions in combination with IBM® WebSphere to offer highly personalized documents to customers at more than 800 branches worldwide. To handle customer-service tasks, such as opening new accounts or changing account information, branch employees enter customer information into the branch's core banking system, which is connected to the bank's central customer database. When a transaction requires customer documents, such as letters confirming account changes or applications to open lines of credit, the system exports the data to the Adobe solution, where it is automatically merged with the templates stored at the branch location initiating the request.

"Within minutes, branch employees worldwide can complete banking forms and receive documents tailored to the exact needs of customers," says an IT project manager at the bank's offices in Asia. "Final materials can be printed and handed to customers at the branch or delivered to customers via fax or e-mail."

The Adobe solutions provides the much-needed functionality of enabling branch staff to adapt electronic templates to reflect services and regulations unique to their areas, reducing the time required to process forms and increasing customer satisfaction. In addition, the Adobe system automatically identifies and serves up whatever forms are needed to accommodate customer requests, ensuring that branch staff use the correct forms for every transaction.

According to a senior vice president in charge of software development for a regional U.S. bank, the ability to integrate Adobe solutions with new technology and older legacy systems is essential to meeting the changing demands of the bank and its growing number of branch locations. For example, redesigning and rebuilding antiquated back-end systems is complicated enough for the bank's busy IT staff. "Adobe solutions make our work easier by integrating with core technologies and, once deployed, by enabling branch employees to rapidly generate custom documents with little or no training," he says.

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Senior vice president,
Software development
Regional U.S. bank

Business Benefits

- Enhanced customer services with efficient delivery of highly personalized banking documents
- Reduced operating costs by eliminating the creation, printing, and delivery of large volumes of paper forms and customer documents to branch offices
- Improved employee productivity by automating generation of frequently needed customer documents
- Protected brand integrity by gaining more control over the look and feel of business documents delivered to customers by branch staff
- Increased accuracy of information in customer-facing documents by minimizing the manual tasks required to generate documents

Opening new offices drives much of the growth for the U.S. regional bank and the larger global bank, and the flexibility of Adobe solutions is key to that successful growth. With the ability to quickly design electronic templates for local markets and gain more control over the quality of customer documents, supporting new branch locations is much easier. "We're adding locations and services at a rapid pace," says the vice president at the regional bank. "It's important that staff in each of our locations deliver professional, personalized services as soon as customers come in. Adobe solutions help us achieve that goal."

The lower operating costs also help boost profits. For example, depending on its size, the ability to automatically generate customer documents at the branch level can save a bank from tens of thousands to hundreds of thousands of dollars annually. Instead of devoting employee time and material resources to publishing, printing, and mailing documents, banks can now reallocate resources to more value-added tasks that directly benefit customers.

The Adobe solutions deliver vital functionality as banks face more competition, increasingly high customer expectations, and the need to lower operating costs as much as possible. "Our customers are definitely savvier, and their expectations are higher when they come into our branches," explains a product manager for a European bank. "With Adobe solutions, we can respond to customer requests in minutes, offering efficient, personalized services. In today's market, that's critical."

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