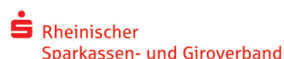


# Rheinischer Sparkassen- und Giroverband

Adobe® Flex™ portal application allows Rheinischer Sparkassen- und Giroverband to optimize customer services

## Rheinischer Sparkassen- und Giroverband

[www.rsgv.de](http://www.rsgv.de)



### In Partnership With

gevasys: part of the vwd group

[www.gevasys.de](http://www.gevasys.de)

### Industry

- Financial Services

### Challenges

- Implement a flexible browser-based financial consultation tool
- Create individual analysis reports for customers
- Quickly provide customer with usable results

### Solution

- Online Banking  
Using Adobe Flex, Sparkassen branches can now offer more interactive banking services, providing customers individual financial planning and saving the financial institutions time and money.

### Benefits

- Enhanced competitiveness of branches
- Improved customer services
- Reduced development costs by 35%
- Enhanced online and in-person consultations

### Systems At A Glance

- Adobe Flex, including Flex Builder
- Adobe Flex Presentation Server
- Adobe Flash® Professional

## Minutes to financial security

Customers want quick access to detailed information when it comes to personal finance. Today, besides offering in-person consultations at the banking counter, it is also critical to deliver high-quality consultation services via the Internet. The Rheinische Sparkassen- und Giroverband (RSGV), a member of Sparkassen-Finanzgruppe, realized this early on and offers members a powerful and efficient online consultation service called Sparkassen Finanz-Check. The service—an interactive rich Internet application (RIA) based on Adobe Flex—allows Sparkassen to deliver more customized services and enables customers to effectively receive information via the Internet.

## Web portal improves customer relations

The strengths of Sparkassen lie in their decentralization. Independent and regionally focused, the banks can concentrate on the special needs of its customers within particular regions. The idea to develop a collective strategy that still respected the unique needs of individual regions, led to the development of the Sparkassen “Finance concept” by the Sparkassen Financial group. The concept is offered by all the company’s banks and is flexible enough to allow individual banks to tailor services to unique customer needs in each area. This guarantees the autonomy of each institution.

The Sparkassen Financial group pushed to implement the Sparkassen Finance concept online because it is in this environment that competition among banks can be particularly intense—and equally difficult to manage. For example, customers often compare offers from their regional Sparkassen branches against offers from large banks. A significant challenge is that small financial institutions often lack the technical know-how and financial backing to compete against large banks in the eCommerce arena.

“The Sparkassen Finanz-Check service developed with Adobe Flex shows that it is possible to create dynamic online services that can compete with those offered by large competitors,” says Michael Kühn, manager of product development at the Sparkassen group handling electronic channels. “The solution provides the flexibility to customize services at respective banking branches, while improving the Internet presence with little operating expense.”

## Online analysis reduces and optimizes customer experiences

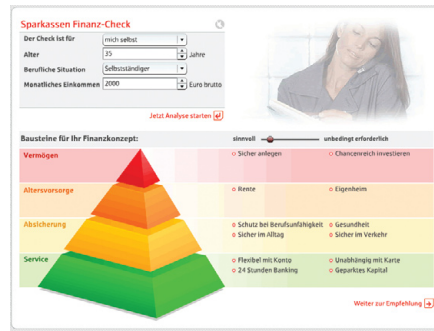
“Online information services either focus on brochures or forms,” explains John Weber, vice executive director of technology solutions at vwd group and chief operating officer at its subsidiary gevasys mbH. “Both approaches do not satisfy customer needs for online services.”

A modern system must be visually appealing, easy to use, and informative. gevasys mbH (gevasys: part of the vwd group), developed the new Sparkassen Finanz-Check on behalf of the Rheinischer Sparkassen- und Giroverband and the Sparkassen digital channels service group.

When a user starts the application on a computer, it provides an introduction—created using Adobe Flash Professional software—about the goal and use of Sparkassen Finanz-Check. A recorded voice

### Individual Online Consultation:

Within minutes, customers are interactively informed about important financial details and prepared for in-person consultation as needed at their Sparkassen branches.



*“We showed that Flash in combination with Adobe Flex is a perfect foundation for effective online information services.”*

Walter Wiegandt,  
Project manager,  
Channel Development,  
Rheinische Sparkassen- und  
Giroverband

provides the impression of a real consultation interview. The user decides the focus of the counseling interview by providing basic personal information such as age, marital status, and income. With a few mouse clicks, the customer then immediately receives customized recommendations on financial planning. The information can be printed or directly forwarded to the respective bank branch for a personal consultation. The customer can buy financial products and services based on the online interview.

The solution is usable with all standard Internet browsers. The only requirement is free Adobe Flash Player. Even customers without high-speed connections can use this service at a comfortable speed.

Customers are not the only ones who benefit from the Adobe solution. The Sparkassen Finanz-Check application was developed quickly and cost-effectively using Adobe Flex. The application is easily customizable to the individual needs of banking branches.

Additionally, the solution can be tailored to the web page design of the respective financial institution. Compared to traditional development methodologies, the use of Adobe technologies reduced development costs by 35%. The faster development time also speeds time-to-market for new services, a critical requirement for customization and expansion.

### Step into the future

A study by a renowned market research institution shows the high acceptance of customers, which is reflected by a low cancellation quota: If customers start the Sparkassen Finanz-Check, they normally complete it. Also, the in-person consultations at Sparkasse branches dramatically improved as a result of Internet preparation. The average duration of a consultation was reduced by up to 30% because the customer and analyst can concentrate on important needs, thanks to the information provided online via the Sparkassen Finanz-Check solution.

A beneficial side effect for financial institutions is that customers are introduced to many more products and services through the use of the Internet and are more likely to complete a consultation with a purchase.

The Sparkassen Finanz-Check solution is achieving an increasingly positive outcome at Sparkassen branches across Germany. The simple customization, inexpensive implementation, and acceptance by customers shows that it is the right approach.

“We showed that Flash in combination with Adobe Flex is a perfect foundation for effective online information services,” says Walter Wiegandt, project manager of channel development at RSVG. “Customers now have an intuitive application that informs them in great detail about financial solutions tailored to their needs. Sparkassen branches now possess an easy-to-configure solution that can be integrated into their Internet presence. The main attraction, however, is the possibilities offered by the technology: customers no longer have to endure tedious Q&A sessions but rather are guided seamlessly through the consultation by modern animations. This lowers abandonment rates significantly and increases customer satisfaction. The customer interest in the solution highlights the success, yet also lays a foundation for improvement. The goal is to enhance consultation offerings, so even more tailored customer services are available.”



Adobe Systems Incorporated  
345 Park Avenue  
San Jose, CA 95110-2704  
USA  
[www.adobe.com](http://www.adobe.com)

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