

# Faster, better banking.

Rabobank Singapore enhances customer experiences and goes paperless using Adobe Sign.



**Rabobank**

*“Our processes are modernized, and work moves much faster now that signatures can be delivered and tracked with just a few clicks. We’ve raised the overall level of experience—both internally and externally.”*

*Manikandan Ganesan, IT & Operations Business Manager, Rabobank Singapore*

## SOLUTION

Adobe Sign, an Adobe Document Cloud solution

## RESULTS



**SAVED TIME** gathering client approvals for trade documents



**FASTER** turnaround for international account opening



**STREAMLINED** invoice approvals for IT equipment procurement



Better document **VISIBILITY** across business units



## Rabobank Singapore

Established in 1986

Employees: 200

Singapore

[www.rabobank.com/en/locate-us/asia-pacific/singapore.html](http://www.rabobank.com/en/locate-us/asia-pacific/singapore.html)

### CHALLENGES

- Digitize the bank's business processes and increase efficiency
- Maintain compliance with industry and legal regulations in worldwide markets
- Deliver enhanced customer experiences across channels

### USE CASE

- Digital Workflows



### Enhanced customer experience through operational efficiency

Headquartered in the Netherlands, Rabobank is a global financial services leader providing wholesale and retail banking, leasing, and real estate services in 39 countries around the world. Rabobank's presence in Singapore, established in 1986, has grown steadily over the years. While customers in this region are primarily involved in the food and agribusiness industry and commodities trading, the company's international desk also serves Dutch and Rabobank network clients across other industries.

Following a recent bank-wide effort to enhance customer experience, digitizing workflow processes is a priority for the bank. With most business units in the Singapore office still using traditional paper workflows, a large quantity of paper documents were printed every day. A digital workflow was envisioned to help the bank work more efficiently, reduce waste, and create a more robust customer experience across channels.

The key desired outcome for Rabobank was being able to reach customers and stakeholders more quickly and more securely. Agility is essential in the financial services industry, which is under constant pressure from customers to deliver faster and better services, often to close time-sensitive transactions. Furthermore, Rabobank staff found that customers increasingly conduct business using web and mobile services and expect their banking partners to facilitate the same experience in their interactions with them across channels.

### Signing on the digital line

When looking for an electronic signature solution, Rabobank evaluated two vendors, including Adobe. The bank needed a solution that would not only improve workflow processes, but also meet the strict compliance requirements of bank regulators.



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*Manikandan Ganesan, IT & Operations Business Manager, Rabobank Singapore*

Following a rigorous selection process, the bank selected Adobe Sign for its simple signing process built on the backbone of industry-standard security practices. Recipients of a document can click on a link in an email, view the document in the office or on the go, then e-sign and return it with just a few clicks. This process promised streamlined workflows and a seamless experience for customers.

The other key considerations were long-term investment value, ease of integration, security, and the fact that Adobe Sign had a full suite of services that could be easily built on as the need arose. Other Adobe solutions were already being used by the bank to great effect, which made the decision even easier. An internal assessment also determined that Adobe fulfilled all the necessary security requirements for compliance.

### Smoother and speedier workflows

The trade services department was the first to adopt Adobe Sign. The team processes thousands of trade documents it receives on behalf of customers. This involves several rounds of drafting, checking, and manually authorizing instructions exchanged between the bank and the customer. After adopting Adobe Sign and incorporating it into the workflow, what once took several days to complete was now reduced to just a few hours.

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During the onboarding process, Rabobank staff visited three pilot clients in Singapore to train their stakeholders on the new digital process. Total onboarding time for training internal and external stakeholders, including the time taken to integrate Adobe Sign into the workflow, took less than two months.

The easy transition and immediate results seen by the trade services department encouraged the IT department to promptly implement Adobe Sign into its documents process as well. Adobe Sign replaced manual signing of equipment approvals and compliance documents, as well as acknowledgement of invoice receipts from the finance department.

Another bank process required circulating a document with many pages of attachments to more than six departments for signatures before activating a credit line. The process took a day or two as the papers traveled physically across the bank. With Adobe Sign, the time required to obtain signatures has been dramatically reduced, and more importantly, it is possible to track who's in the process of signing documents.

The human resources department soon followed and incorporated Adobe Sign into the recruitment and onboarding process.

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*Manikandan Ganesan, IT & Operations  
Business Manager, Rabobank Singapore*

## SOLUTION AT A GLANCE

Adobe Document Cloud

Adobe Sign

For more information

<https://acrobat.adobe.com/us/en/sign.html>

The implementation of Adobe Sign has been well received both by Rabobank’s internal and external stakeholders. The new e-signature workflow has improved digitalization in the customer journey, making customer interactions with the bank more cohesive and efficient. “We’re seeing amazing time savings and improved efficiencies across business units and in our interactions with the customers. Our sign-off processes are modernized, and work moves much faster now that signatures can be delivered and tracked with just a few clicks. We’ve raised the overall experience level—both internally and externally,” says Ganesan.

With the successful pilot of Adobe Sign locally, the Singapore office has been held up as an example to the rest of the Rabobank Asia Pacific region. Rabobank Singapore’s success with implementing e-signatures has also inspired the bank to examine and adopt similar approaches elsewhere in its global network.



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