

Adobe solutions for correspondence management

Communicating with customers more efficiently and effectively



“With Adobe server software, our ability to generate richly formatted, custom documents has improved tenfold. We can handle more work, without big jumps in administrative costs.”

Sean Dalley
Vice President, Information Technology
Open Access Limited

For financial services institutions, correspondence is the face of the company. Whether it’s a welcome letter to a new customer, a bill for an insurance premium, an account overview, or a promotional offer for a new service, correspondence serves as one of the most effective vehicles for meaningful engagement with customers.

In today’s hyper-competitive global marketplace, businesses are looking to strengthen their brands, differentiate themselves from competitors, and build stronger loyalty and customer satisfaction. Quality of correspondence can be the means to accomplish all three goals, ultimately driving revenues and profits. Financial services firms that successfully reduce customer attrition can expect to grow 30% faster than those that don’t. Fully engaged customers are a firm’s best asset; they have a stronger emotional connection with the firm, which translates into loyalty and trust in its offerings.

Yet generating quality correspondence is both costly and time-consuming. Financial services firms need a single platform for all correspondence—whether paper or electronic—in order to deliver a unified, streamlined channel of communication to customers. Adobe LiveCycle® ES (Enterprise Suite) software is an integrated J2EE server solution that helps automate the creation and generation of all forms of correspondence, from high-volume, batch-processed statements and bills, to ad hoc communications and personalized promotional offers. The result for financial services firms is a one-stop shop for full-service customer engagement.

Bridging the gap between paper and automated processes

With Adobe solutions for correspondence management, financial services firms now have an end-to-end solution for automating the costly, time-intensive process of communicating with customers on paper or electronically. Adobe solutions enable firms to:

- Create dynamic, personalized documents that strengthen brand identity by incorporating familiar visual and textual elements that can be reproduced on paper or electronically
- Streamline expensive paper-based workflows and eliminate repeated data entry, which cuts customer correspondence delivery times
- Simplify the process of complying with changing regulations and implementing privacy and accountability practices, which reduces ongoing maintenance costs
- Improve security by moving customers away from cumbersome, paper-based processes to more cost-effective electronic services

Leveraging the benefits of electronic documents

Most people today are comfortable generating and using PDF files, but miss out on the full benefits of PDF files when using them only as static documents. Adobe solutions produce electronic documents that are dynamic and interactive. For example, a bank can enable

Adobe's technology platform

Adobe solutions for correspondence management are powered by Adobe LiveCycle ES, which helps:

- Build more engaging experiences that scale from paper forms to rich and interactive online applications
- Reduce development time with intuitive and integrated developer resources
- Protect sensitive information to inspire confidence on both ends of a transaction
- Extend the enterprise with new applications that span data capture, process orchestration, and document generation—inside and outside the firewall

Creation, security, delivery

Creation

- Automated template design, creation, and approval
- The ability for employees, advisors, and agents to easily create personalized correspondence from a repository of approved content
- Easily assembled packages that include various types of content—from static to interactive

Security

- Digital signatures and certification build customer trust
- Server-based security features streamline document security management
- Automated encryption, decryption, and creation of digital signatures improves data security

Delivery

- Support for multiple delivery channels including print centers, local printers, e-mail, and online posts
- Delivery and electronic document usage tracking

Find more information

To learn more about Adobe solutions for correspondence management, visit www.adobe.com/financial/solutions/correspondence_mgmt.



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customers to initiate electronic requests through electronic correspondence. In addition, the extended reach and security capabilities of Adobe's technology platform builds customer confidence in electronic documents, leading to numerous benefits, including:

- **Brand identity:** Brand standards are consistent in all customer interactions with templated document generation across product lines and geographies. Brand identity remains intact through mergers and acquisitions, without requiring complex custom programming.
- **Interactivity:** Customer retention increases when firms adopt electronic services with more secure, personalized, and engaging interactions that build customer confidence in multiple products. Adobe's intelligent documents uniquely combine the advantages of paper documents with the convenience and efficiency of electronic delivery, preserving a firm's marketing investments through services that are efficient for them and reassuring to customers.
- **Efficiency:** Workflow accelerates, efficiency improves, and errors decline when firms leverage a single platform for document and form distribution, submissions, processing, and collaboration. The ability to transfer data across platforms eliminates the need to manually re-key data, which accelerates response times.
- **Security:** Security controls remain with every document no matter where it travels, which safeguards electronic communications. By offering sophisticated technology for document control, digital signatures, and document certification, Adobe solutions ensure the integrity, authenticity, and confidentiality of electronic documents.

Customers benefit from speed and efficiency

With electronic documents, customers see faster and more flexible process integration, painless deployment of new services, and compelling, personalized correspondence. For example, Adobe solutions helped Open Access Ltd., a Canadian provider of group retirement and pension plans, reduce the time required to produce quarterly account statements from more than two weeks to a mere twelve hours. Also, the ability to reuse XML content across plan documents ensured consistency and accuracy, helping the company adhere to government regulations.

Taking control of every type of customer correspondence

In order to stay competitive in the global marketplace, banks, insurance companies, and securities firms are struggling to contain the costly process of creating and delivering customer correspondence. Unscheduled, one-off correspondence can be especially expensive and time-consuming to generate, since it involves extensive personalization. Adobe solutions utilize customer data across systems to integrate and generate:

- New account or policy applications
- New customer welcome kits
- Account statements
- Insurance premium bills
- Loan statements
- Credit card bills
- IRA, mutual fund, and trust reports
- Trade confirmations
- Insurance claim forms and letters
- Policy or account additions
- Loan and escrow overviews
- Beneficiary assignments
- SEC authorization forms
- Promotional offers for new products or services

An intelligent solution for correspondence management

With Adobe solutions for correspondence management, financial services firms can sharpen their competitive edge by improving all aspects of customer communication, increase brand equity with a more unified presentation and experience, increase accountability and compliance with better document access controls, and drive new business with interactive personalization.

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