

Findomestic Bank

Leading Italian bank uses Adobe® Acrobat® to convert documents and contracts to Adobe PDF, prepare customized documents, and simplify complex workflows

Findomestic Bank

www.findomestic.it



In Partnership With

Insight

<http://it.insight.com>



Industry

Financial Services

Challenges

- Automate the bank's many contract processes
- Quickly update contracts
- Improve print layout

Solution

- Account opening
- Contracts management

Findomestic is using Adobe Document Server (now part of Adobe LiveCycle® ES solutions), Adobe Flex®, and Adobe Acrobat to automate forms processes that support account opening, account maintenance, and other essential banking activities.

Results

- Accelerated contract processing
- Improved agent and partner productivity with access to more efficient tools
- Enhanced document management and completion
- Supported rapid creation of more customized contracts

Systems At A Glance

- Adobe Acrobat
- Adobe Flex Builder™
- Adobe Document Server (now part of Adobe LiveCycle ES solutions)

Excellence in banking

Findomestic is a leader in the Italian market for consumer credit, granting loans to customers purchasing goods and services for private use. The bank operates through four main sales channels, including a network of agents managed by Findomestic Network S.p.A.; affiliated stores; Findomestic customer service centers; and banks, insurance, and service companies. Findomestic has 2,400 employees and had 2007 revenues of more than €10 billion.

Revisiting paper-based contract processes

Contracts are the most common documents used by Findomestic to initiate and manage relationships with customers, often through affiliated partners. Contracts are legally binding and have to be modified to meet changing regulations. Until recently, the company's contracts consisted of pre-formatted forms that could be printed on dot matrix printers.

Because Findomestic uses contracts in up to four million transactions annually, the need for a process based on digital media became quickly apparent. In addition, some of its most prominent partners were starting to ask for solutions that would not require them to maintain hardware only to handle Findomestic-related processes.

Findomestic's marketing group worked with IT partner Insight to propose producing contracts in Adobe Portable Document Format (PDF) to make compiling and distributing them more efficient while allowing them to be more easily customized. Adobe Acrobat software was chosen as the primary tool to implement the project.

"The new process allows marketing staff to modify contracts as needed," says Gianluigi De Paolis, network and service representative at Findomestic. "The modified contracts are then sent to legal staff for validation and then to the printing office for layout. At this point the documents are ready to be converted to Adobe PDF, printed at the various service centers and affiliated partner offices, and handed out to be signed by customers."

The old dot matrix printers were starting to show incompatibility with cutting edge hardware and software, and hence were retired. As a replacement, Findomestic proposed laser jet printers that can print front and back pages. Since November 2007, more than 600 Findomestic centers have replaced their printers.

Flexible document layout

Findomestic uses Adobe Designer, a component of Acrobat Pro, to lay out the contracts for distribution in PDF. Then, staff can use commenting features activated in Acrobat to indicate required changes on a contract.

A personalized fax cover sheet can also be created along with a contract and used by an agent to send the compiled document to Findomestic. The cover sheet has a bar code, which identifies the agent and the reason for sending the document.

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Gianluigi De Paolis,
Network and service representative,
Findomestic

For More Information

www.adobe.com/products/acrobatpro
www.adobe.com/products/livecycle
www.adobe.com/products/flex/
www.adobe.com/financial/

In addition to creating contracts, the solution converts Human Resources (HR) documents to Adobe PDF to distribute to staff. On the Findomestic intranet, many HR documents are stored in Adobe PDF, including the organization chart and the weekly newsletters *Fatti Nostri Flash* (*Our News Flash*), which are sent to all employees.

Moving fully to digital

“Adobe Acrobat has been instrumental in achieving the quality of services we can offer,” says De Paolis. “Contracts are the main interface between Findomestic and our clients. Today, it is possible to use, update, and print the right contract from any desktop in any office, in any subsidiary. This approach not only standardizes documents, but also standardizes the relationships with all our sales channels. With only a PC, Internet connection, and a printer, each partner can prepare a contract for a client in a few minutes, knowing it is up-to-date and that it includes all information specific to the case. This is excellent time to market.”

Once a contract is signed, it goes back to Findomestic where it is archived and directly linked to the customer documentation through a process managed by a customer relationship management (CRM) system. “Documents are no longer archived on paper at Findomestic. Instead, they are kept in PDF and indexed.”

Adobe Acrobat helps eliminate inefficiencies making it possible to modify contracts in real time and customize them at zero cost.

“We expect to be able to save on the use of paper, postal services, maintenance of dot matrix printers, and we will soon be able to quantify these savings,” says De Paolis. “User feedback has been enthusiastic. Credit goes also to Findomestic’s commercial network for being able to propose these changes to our partners as an opportunity to expand and improve business rather than a simple hardware replacement.”

Within Findomestic’s IT department, there is a processing unit in charge of handling credit cards. It manages the association between a credit card and a PIN and all related documentation.

Adobe Document Server (not part of Adobe LiveCycle ES solutions) is used for printing documents that are based on fixed templates and that include prefixed tags. “Variable data is associated with the tags to customize a template selected through the print command with customer information,” explains Simone Raveggi, development and application integration manager at the company. “Several templates can be used within a single print command to combine several files and render them within a single PDF file. Once the PDF document is assembled, it is made available to customers or sale partners as needed.”

Findomestic also uses Flex Builder to create Internet and intranet front-end applications. These front-end applications interact with back-end applications based on the J2EE platform. The company primarily takes advantage of Flex Builder IDE (Integrated Development Environment) functionality as a framework to build applications, with an emphasis on visual aspects.

The Adobe relationship

“As attentive users with a strong critical sense, we appreciate the efficiency of Adobe Acrobat, a tool that promotes collaboration by making it possible to share and manage information,” says De Paolis. “It offers the advantage of being an accepted standard on the market. We upgrade to new releases of Acrobat since it often provides enhanced functionality that seems as if it were designed specifically for our needs. Also, by collaborating with our partner, Insight, we can effectively manage all aspects of a project implementation and achieve great efficiencies.”



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