

# Berliner Sparkasse

The Savings Bank of Berlin processes financial transactions and streamlines routine processes using Adobe® LiveCycle® ES solutions

## Berliner Sparkasse

[www.berliner-sparkasse.de](http://www.berliner-sparkasse.de)



## In Partnership With

SOFTPRO GmbH  
[www.softpro.de](http://www.softpro.de)

## Industry

Financial Services

## Challenges

- Eliminate as many paper-based processes as possible
- Embed electronic signatures into existing workflows

## Solution

- Account enrollment  
Berliner Sparkasse is using Adobe LiveCycle ES solutions to automate the creation, processing, and archiving of customer service forms.

## Results

- Reduced time spent on routine tasks, freeing more time for consulting with customers
- Delivered automatic archiving solution
- Reduced costs and errors associated with forms processing by eliminating paper-based forms

## Systems At A Glance

- Adobe LiveCycle ES (Enterprise Suite). Components used include:
  - Adobe LiveCycle Forms ES
  - Adobe LiveCycle Reader® Extensions ES
- Flex
- SOFTPRO SignPad eSignio & SignDoc

## Better service for banking customers

Berliner Sparkasse, the Savings Bank of Berlin, is one of Germany's major savings banks. The bank is a subsidiary of Landesbank Berlin AG, a long-standing banking institution founded in 1818. Despite enormous competition from within Germany and abroad, the bank is still the undisputed market leader in Berlin.

Recently, the Sparkasse Group launched the Mission Finanzcheck offer, during which customers and interested parties across Germany were invited to have their personal financial situation examined by an on-site consultant or through an intuitive online financial check. The online tool—an interactive rich Internet application (RIA) based on the Flex® framework—offered much more than conventional brochures and online forms. An animated introduction explained the goal and logistics of the offer, while an audio commentary provided a virtual personal consultation. After entering specific personal data, customers determined the focus of the consultation with a few clicks of the mouse, immediately receiving individual financial planning recommendations.

Mission Finanzcheck was a success on many fronts. The online consultation portion of Mission Finanzcheck reduced the duration of subsequent in-person consulting meetings by up to 30% and drew customers' attention to additional, valuable financial products and services.

To maintain the “wow” factor of promotions like Mission Finanzcheck for as long as possible, the processes initiated online must be acted upon immediately. Information cannot end up on hold on clerks' desks, but instead must be automatically linked to back-end systems for processing. To achieve this, it is important that business processes and forms are no longer paper-based.

Berliner Sparkasse found that, according to independent research, manually completed forms on average contain 25 to 80 errors. Internal processing and subsequent corrections consume resources, while follow-up inquiries frustrate customers—all of which can be avoided through digitized processing. Interested parties who want, for example, to open an account following the Sparkasse online financial check, now benefit from the integrated processes—from initial consulting to the actual transaction.

## Increased efficiency without paper

At Sparkasse Berlin, the introduction of electronic signatures on forms and documents was identified as a key step for the reduction of paper-based processes. One in two residents of Berlin trust Sparkasse Berlin when opening their first checking account. As a result, signing is a very frequent process for the various branches of the bank. In addition to opening and changing checking accounts, signatures are also needed for direct debits and to open savings accounts.

Sparkasse Berlin largely eliminated paper from its internal handling of these processes. This is made possible by the SOFTPRO SignPad eSignio. When customers sign on a SignPad display, the signature is immediately digitized. The Software SOFTPRO SignDoc in conjunction with Adobe LiveCycle ES solutions then integrates the signature into the content of the documents to create an advanced electronic signature that ensures the authenticity and integrity of the electronic documents. Customers receive a paper copy of the signed document for their records, while the digitally signed documents are moved directly to the electronic archive.

To eliminate paper-based document processes, Berliner Sparkasse relies on Adobe LiveCycle ES and SOFTPRO SignDoc software. When customers sign on a SignPad display, the signature is digitized and integrated into the document. Each signed document also contains biometric characteristics that are captured during the signing process, as well as details concerning the time, place, and print details.



*“The increased efficiency relieves our employees of routine tasks, allowing them to spend more time with customers, where every minute really counts. In addition, we can minimize the wait time for our customers.”*

Bodo Stüwe,  
Project manager,  
Berliner Sparkasse

### **The implementation of “Model P”**

The electronic document initiative began in 2004, when the German Savings Bank Finance Group (Sparkassen-Finanzgruppe) began implementing paperless processes in its deposit and sales business activities. Internally, the project is known as “Model P”. Berliner Sparkasse was responsible for the implementation, and worked with Deutscher Sparkassen Verlag, the publishing house of the Sparkasse banks, to implement the migration of paper-based forms to electronic forms. To date, already 850 electronic templates are available in PDF. They are made available via Adobe LiveCycle ES and can be accessed with the free Adobe Reader®.

The solution automated many key business processes; however, when it came to signatures, the process continued to rely on paper. If customers wanted to open a new account, for instance, their data was initially entered into the corresponding electronic form on the PC and printed out. Scanning, error elimination, recapturing data, and archiving the documents was extremely time-consuming and costly. Berliner Sparkasse specialists refer to this time- and cost-intensive jump from electronic processes and documents to paper a “cross-media discrepancy”.

Studies projected the savings potential of the migration to paperless documents to be €1to €2 per document. Therefore, the time to achieve a full return on investment from the new system supporting digital signatures was projected to be extremely short.

### **Shorter waiting periods for customers**

The implementation of this continuous digital workflow reduced processing time, significantly boosting customer satisfaction. Project Manager Bodo Stüwe explains: “Our employee just clicks on a button in the electronic form to open a capture window for the signature. Upon signing, the customer receives a printout. The system passes the electronic document on and checks it for completeness. The increased efficiency relieves our employees of routine tasks, allowing them to spend more time with customers, where every minute really counts. In addition, we can minimize the wait time for our customers.”

The new system also pays off for the bank, as Joachim Wangnet, responsible for customer relations during the rollout of the electronic signature project at the Berliner Sparkasse, explains: “We were able to substantially reduce the amount of paper used for new contracts and eliminate cross-media discrepancies.”

### **Added security as an additional benefit**

In addition to issues such as ease of use and efficiency, the greatest possible security for bank customers continues to be a key consideration. The implementation of electronic signatures introduced a positive side effect in this regard. Says Karsten Sprenger of Bankenservice GmbH, the IT service provider of Berliner Sparkasse, “The quality of the stored signatures has considerably improved and the expenses for scanning, indexing, and allocation of rights have been eliminated. In addition, any attempts at fraud can be detected more efficiently and at lower cost.”

### **For More Information**

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