Natexis Banques Populaires

Natexis Banques Populaires streamlines online banking services by generating catalogs and contracts using Adobe® LiveCycle™ Solutions

Natexis Banques Populaires
http://www.natexis.fr/

Industry
Financial Services

Challenges
- Automate access to banking services, while complying with government regulations
- Rollout intuitive electronic processes easily accessible online to staff and customers

Solution
- Application processing
- Forms automation
- Customer Self Service

Natexis Banques Populaires is using Adobe LiveCycle solutions to automate the online creation and delivery of banking service forms and product documents that comply with government regulations.

Results
- Improved safeguarding banking documents in Adobe PDF
- Streamlined document creation, including contract generation and delivery
- Accelerated rollout of new online products
- Enhanced customer relationships and services

Systems At A Glance
- Adobe Output Designer
- Adobe Web Output Pak

Reducing operating costs

Listed vehicle of the Banque Populaire Group, Natexis Banques Populaires is a financing, investment banking, and services bank that strives to offer its customers the best value added services to accelerate their businesses. With its 12,700 employees and 116 offices abroad, Natexis Banques Populaires builds long-term relationships with its global customers, including large- and medium-sized companies, financial institutions, and the bank's retail network.

Drawing on its broad, complementary areas of expertise, the bank rounds out traditional, core banking services—such as corporate savings plan management—with value-added technology services. For example, some of the bank's initiatives include developing a global online banking platform aimed at banks and insurance companies looking for a turnkey solution that they can brand. Also, the bank is developing an online application to streamline customer account management.

Capitalizing on process virtualization

"The basic principles are clearly defined," says François Schotte, marketing and communications director for Natexis Banques Populaires' Financial Services. "Our goal is to simplify the customer relationship with banks by giving customers more streamlined interactions and request management via the web." First, this requires that business banking documents can be converted to electronic forms that adhere to legal requirements. Second, the online services have to be available to internal staff, as well as to customers. "We wanted our sales and marketing staff at branches to use the same tool as our customers," adds Schotte.

A reliable, useful format for banking needs

One requirement for any online banking activity is that the solution guarantees a high level of security for transactions, such as looking at account statements, ordering payment cards or checkbooks, and making bank transfers. Other secure transactions, such as loan agreements and insurance and mutual insurance agreements, also have to be secure.

"It was evident that Adobe Portable Document Format (PDF) was the best solution because the format helps guarantee the integrity of product catalogues and contracts published and distributed online," says Schotte. "Digital versions are reliable and are true to the printed versions, strengthening the security of online services and reducing the potential that customers could misuse contracts on paper."

Streamline creation of electronic templates

Beyond the file format, the success of this project also depends on how easily electronic document templates can be created. In partnership with Capgemini, Natexis Banques Populaires is using Adobe Output Designer, a dynamic design tool to create templates for forms, questionnaires, and other documents. Selected for ease of use, Adobe Output Designer creates faithful replicas of hard-copy documents specifically adapted to banking data. "The design work was simplified thanks to the user-friendly, WYSIWYG interface," says Schotte. "Our templates are created in iterations, so we can validate new documents very quickly and offer the broadest range of online documents possible."

Adobe®

Through its dynamic, intuitive online services, Natexis Banques Populaires provides customers worldwide with instant access to reliable and consistent banking documents and contracts delivered as platform- and application-independent Adobe PDF files.

"More than ever, Adobe LiveCycle solutions meet the rapid development and rollout required for these projects."

François Schotte,
Marketing communications director
Natexis Banques Populaires' Financial Services

Thanks to its intuitive interface, Adobe Output Designer is accessible to all users, even those who are not computer-savvy. Changes to format and layout can be made without reprogramming. "This is an easy way to update and maintain our documents because our product materials are constantly changing," explains Schotte.

Another advantage to using Adobe Output Designer is that it has helped resolve managing document versions and archives. "For legal reasons, it is crucial to track and identify the version of each document provided to the public. The integrated version management that Adobe Output Designer offers lets us meet the regulatory requirements. The customer can rest assured that the online version is the latest version, and this reduces operating risks and improves service quality," says Schotte.

Accelerated rollout of services

In addition to Adobe Output Designer, Natexis Banques Populaires is using Adobe Web Output Pak. Connected to the bank's information system to retrieve electronic templates and XML-based data for the documents, Adobe Web Output Pak dynamically generates documents on new offerings. "Some products have a very short lifespan," says Schotte, "which is why we wanted to automate document creation and be able to distribute them online faster."

The first version of LineBanque was created in January 2002. Continuously improved, today the product allows for online applications to approximately 95% of products available at branches, thanks to its ability to generate contracts in Adobe PDF. Impressed by the feature-rich solution, several outsourced establishments will soon have a similar offering available.

Natexis Banques Populaires is respected for its expertise in developing online solutions. Created in a way similar to its other online services, the bank introduced a service called OIC, which is an online stock market offering branded through the trade names LineBourse and LineDefi. The service is already successful and is delivered through more than 57 banks, financial institutions, and management companies.

"More than ever, Adobe LiveCycle solutions meet the rapid development and rollout required for these projects. Few competitors today can match Adobe solutions' capabilities," concludes Schotte.

For More Information

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