"la Caixa" Caja de ahorros y Pensiones de Barcelona

Leading Spanish Bank Adopts the Adobe® Intelligent Document Platform to create contracts and documents automatically

LA CAIXA

www.lacaixa.es

INDUSTRY

Banking/Financial Services

CHALLENGES

- Streamline generating more than 175,000 business documents daily by branch staff
- Ensure creation and delivery of consistent branded documents in multiple languages
- Eliminate costly, time-consuming management of huge volumes of paper forms at each branch office

SOLUTION

- Branch Automation

  la Caixa is using the Adobe Intelligent Document Platform to automate the creation of more than 175,000 banking documents daily in la Caixa branch offices.

RESULTS

- la Caixa offices generate 175,000 documents daily
- Bandwidth used to communicate with the host computer is very low
- All offices have the latest document versions, the revised versions, and new templates

Overview

la Caixa is the leading payment network in Spain and one of the country's largest banks, with more than 4,700 offices, 7,000 ATMs, and 24,000 employees. la Caixa grew out of the 1990 merger of Caixa de Pensions—which has been in business for over 100 years—and Caixa de Barcelona.

More than 175,000 business documents—service contracts, deposit records, transaction receipts, and other materials—are generated daily by associates in la Caixa branches. Previously, staff relied on slow, costly manual processes to locate the appropriate forms for each transaction, complete them, and then have them signed by customers.

To automate the creation, management, and delivery of critical customer-facing documents, la Caixa adopted the Adobe Intelligent Document Platform across all its locations.

Challenges

Each la Caixa office had huge piles of boxes that employees had to search through every time they needed to find a service contract. There were hundreds of types of contracts—and often multiple versions of the same contract—requiring one or more signatories. The manual process was slow, tedious, and prone to mistakes.

Updating business documents to support the introduction of new services required a major effort to ensure all materials reached the offices of la Caixa branches throughout Spain. "Obviously, there was a need to improve this situation by printing documents in house. To do this, we chose Adobe solutions," says Jordi Estellers, director of la Caixa information architecture.

Solution

When the bank installed its new Financial Terminal—the main application on all the bank's terminals—on the IBM® OS/2® Operating System, it provided the opportunity to deploy and use Adobe Central Pro Output Server software. This enabled all branches to generate contracts and documents in house.

Eventually, la Caixa equipped all 22,000 desktop workstations in its offices with Microsoft® Windows® 2000. "That's when we installed the Adobe software on our 22,000 workstations in 4,700 offices. With OS/2, the software was only on one server in each office," explains Josep Puig, senior la Caixa IT manager and member of Jordi Estellers' team. Puig is in charge of the entire application and updating its templates.

Today, when one of the 24,000 employees of la Caixa has to hand a contract to a customer for signing, the employee only has to fill out a small form on the Financial Terminal of his or her own PC, and the document or contract prints out automatically.

The application and the templates for the various contracts and documents are installed on these PCs. When a la Caixa employee gives a print command for the contract, the Financial Terminal remotely contacts the host central computer which issues a small ASCII file containing all the data for the employee's PC to set up the document automatically. The file contains various information, including the names or name of the contracting party, amounts, template form number that has to be used, and the language chosen by the customer.

Adobe®

The fact the data file sent by the host computer is very light—a couple of KBs—was key to the bank's decision to choose this solution because la Caixa wanted to avoid overloading the telecommunications pathways between offices as much as possible. Once the employee's PC receives the information, the Financial Terminal calls up the Adobe Central Pro Output Server to create the document by merging it with the right template form. After the merge, the document prints automatically. The operation takes only seconds, and the most the la Caixa employee has to do is retrieve the document from the printer.

"This system is as critical for us as an ATM machine is for the branches."

Jordi Estellers,
Director of information architecture,
la Caixa

Previously, the bank's standard filing and organizing procedures consisted of sorting and reviewing the huge pile of documents and contracts in files. "We had to check which ones were missing, which ones were outdated, and then request ones we didn't have enough of," says Puig.

Now, on each PC, approximately 1,000 templates are stored, all of which are also available in Catalan, Spanish, and in up to eight other languages. In all, there are more than 2,000 templates.

Results

"We have many advantages with the Adobe software," says Estellers. "First, there is one thing we couldn't do with other applications, and that's to print two-sided documents automatically. That's very important."

Another issue to emphasize was languages. Not only did the bank have a wide variety of contracts and documents, but because it printed documents in multiple countries, it also had to work with the different languages in Spain and the languages of bordering countries, including Arabic.

The Adobe Intelligent Document Platform enables la Caixa to meet the challenge effectively, and, for an institution like the bank, presupposes the issue of documentation in various languages. The light data flow to the main host computer is also important because lines should not be overloaded.

An additional benefit of the new system is that la Caixa employees no longer have to worry about preparing different contracts because the Adobe software interprets all data returned by the host computer. The system automatically creates the contracts, leaving customized spaces and blanks for the number of customers signing the contract.

Estellers says, "For us, one element was essential from a technical point of view, and that is the ease with which the software has adapted to the change in the operating system on the workstations, from OS/2 to Windows 2000. The same thing happened with the changeover to the euro. From one day to the next, instead of using form A, the software merged with form B, inserting all the euro symbols automatically. It is important to keep the work accumulated by the staff as well as through integration."

The Adobe Intelligent Document Platform is installed on employee workstations in offices and runs in server mode only at the institution's Central Services and branches. In this case, Adobe solutions design and merge documents on a server and then send the completed document back to a computer.

"Currently, we are doing distributed merging at the level of our offices because being able to count on sufficient line capacity for each and every office is very complicated. In Central Services and the branches, we are doing it in a centralized manner with the same software without any problem. Indeed, using it this way is a good yardstick for the future if we decide to do document merging in the offices. This would, among other advantages, spare us having to maintain the templates," explains Estellers.

At the moment, template management on each of the 22,000 PCs is done through a typical distributed software system. A couple of nights per week, a central system updates the templates, making changes, adding new templates or making corrections.

The template design is done by a team of two or three people using Adobe Output Designer. Each template uses up an average of 100 KB.

The fact that Adobe enables both kinds of document design and merging—centralized and distributed—is vitally important for la Caixa, which in the future might require the integration of contracts and documents signed by customers through the online banking system. This means that the system would allow the customers to access all the contracts and documents that they have signed with the bank.

Now this could be done with the same software. A document generated to be printed, would also generate a document to be stored and viewed online. "These are issues we take into account, though they concern the medium and long term. The important point is that the software provides for scalability," says Estellers.

At present, once the document is generated for printing in the offices, an image of it is saved for a time so that it can be recovered should the customer require a reprint due to loss of the original or any such circumstance.

The options for customizing documents is another advantage the two la Caixa executives refer to the most. "We are designing documents with some information that is entirely customized, according to the data we have from the customer. For example, when someone makes a deposit to the Pension Fund and receives a deposit slip, we can include information on the tax benefits of the fund," explains Estellers.

Or, says Puig, "In Insurance, there are four versions of the contract that can be used depending on a series of criteria. The employee provides a series of facts, and the Host automatically assigns a version of the contract," says Puig. "la Caixa project managers tell us that in the near future they want to add color to documents and that languages, message, and information customization will become the focus of development."

"This system is as critical for us as an ATM machine is for the branches," notes Estellers. "In the end, this is one of our main links to customers. Until a contract is signed, there is no new customer. There are even transactions and services such as Open Line that do not operate until a document is generated for signing," notes Estellers. "It is vital for us that the system has not created any problems in the platform or euro changeover, but it is also key that we are safely able to add new functionalities, make documents that are increasingly complex, with colors, add languages and versions, knowing that we can generate them in a centralized manner from the server.

Concludes Puig, "To have the Adobe Intelligent Document Platform available to deal with these challenges is vital for us and makes us feel very secure."

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Senior IT manager,
la Caixa

SYSTEMS AT A GLANCE

- Adobe Central Pro Output Server
- Adobe Output Designer
- Microsoft Windows 2000

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