

Adobe's Customer Experience Solutions for retail banking

Build customer trust and boost profitability through high-quality, personalized online experiences



Lower online abandonment rates

Use Adobe's Customer Experience Solutions to create and deliver rich applications that engage and guide customers through every step of account selection and enrollment.

Today's financial services industry is in the midst of significant change. The global financial crisis, the erosion of public trust, unexpected new market entrants, and a growing list of stringent regulatory requirements all combine to create new challenges for retail banking institutions. The demand for greater agility and customer responsiveness through emerging channels and devices means that banks worldwide must step up efforts to increase front-office effectiveness by embracing modern, innovative technologies and processes.

To reestablish trust and build loyalty among customers, financial institutions must also prepare to serve today's consumers, who expect high-quality, on-demand interactions with banks across traditional, online, and mobile channels.

Capitalize on customer experience management solutions

Adobe's Customer Experience Solutions for retail banking, which is built on the Adobe® Digital Enterprise Platform, helps financial institutions gain and maintain strategic, competitive advantage in a complex, constantly evolving market. Adobe's Customer Experience Solutions can easily integrate with the existing IT infrastructure, connecting multiple back-end systems with rich front-end interfaces to support streamlined, end-to-end banking processes, including account selection and enrollment, and digitise customer communications.

- Help deliver superior service to a diverse customer base, including individual account holders, businesses, and organizations
- Can automate processes to help achieve cost savings, support regulatory compliance efforts, and provide bank employees with faster, more accurate access to comprehensive information about account holders
- Help build customer trust, loyalty, and lifetime value by making it easy—even enjoyable—to bank with your institution
- Help ensure consistent, convenient access to more secure, self-service transactions.
- Can deliver personalized, round-the-clock service to customers on a range of devices, from desktop to mobile

Increase self-service account openings

Streamlining and automating the online account selection and enrollment processes can accelerate onboarding experiences, minimize costly errors and redundancies, and help lower online abandonment rates. You can help customers choose the best products and services for their unique needs by providing wizard-based experiences and intuitive, personalized product selection. And you can deliver these interactive enrollment processes on a range of devices, potentially increasing conversion rates as well as account holder satisfaction. Adobe solutions can reduce IT reliance and empower internal business users with web-based, visual authoring tools they can use to quickly set up, launch, and manage online enrollment experiences.

Be more social

Build a strong mobile presence across digital communication channels, integrate with social networks, and include social capabilities in your customer-facing applications.

Bolster trust through consistent online experiences

Make it simpler and more convenient for customers and prospects to find the information they need quickly—whether they're comparing products, opening an account, or adding to their portfolios. With Adobe's Customer Experience Solutions, you can design and deploy rich applications that can shift more interactions to lower cost, self-service channels. Useful, interactive experiences may increase customer trust and satisfaction. With analytics, you can enhance the customer experience by refining online communications, applications, and campaigns.

Customers want it to be easy and convenient to stay in touch. By building a strong mobile presence, integrating with social networks, and including social capabilities in your customer-facing applications, you transform static, one-way communications into interactive, two-way conversations—and give satisfied account holders more opportunities to recommend your products and services to others.

Make every communication count

More secure, personalized, digital correspondence can build customer trust, confidence, and loyalty, which ultimately can drive profits. Using Adobe solutions, bank employees can quickly combine preapproved content blocks, interactive media elements, and fillable electronic forms into customized, compelling communications that speak directly to individual customers. Interactive correspondence helps engage account holders and makes it easy for them to learn about new programs, sign up for additional services, and deepen their connection with your organization.

From new member welcome kits that contain personalized, cross-sell messages to monthly online statements that deliver relevant links and targeted information, you can deliver customized correspondence that can maximize the value of every customer communication. For example, Cr dit Lyonnais, which offers retail banking, investment, and asset management services throughout France and in 50 countries, uses Adobe solutions to produce several thousand pages of rich, personalized customer communications everyday from data stored in back-end systems.

Increase control and consistency

Automating key banking processes helps minimize risk, can reduce operational costs, and helps meet compliance, security, and regulatory requirements. Labor-intensive administrative tasks can increase the chance of errors and delays. Adobe solutions help streamline data capture and processes, simplify internal reporting procedures, and help improve data accuracy and consistency. You can more easily integrate, organize, and access all the data required by regulatory agencies, as well as automatically generate, update, and archive compliance reports at regularly scheduled intervals. You can also audit automated processes to quickly determine what was done when and by whom.

Expand and retain your base of high-value customers

Adobe's Customer Experience Solutions for retail banks helps enrich every facet of the customer experience, helping build stronger, long-term customer relationships and drive strategic long-term growth and profitability. By integrating easy-to-use, customer-facing applications with back-end systems, financial institutions can accelerate onboarding, help reduce call center volumes, help minimize errors, and can manage regulatory and compliance efforts more efficiently. Stand out in a crowded, competitive market by giving today's connected consumers exactly what they want: on-demand access to accurate, meaningful account information across a range of online and mobile devices.

For more information

Solution details:
[www.adobe.com/solutions/
customer-experience/
financial-services](http://www.adobe.com/solutions/customer-experience/financial-services)



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