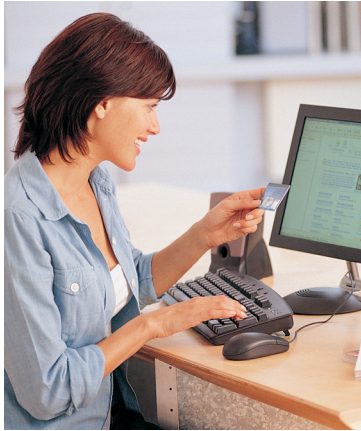


Adobe solutions for iStatements

Engaging customers with interactive communications



Drive new business with iStatements

In just a few months, a large credit union generated more than \$3 million in car loans and 57 new credit card accounts with more than \$270,000 in outstanding balances through interactive links in iStatements.

—DigitalMailer, Inc.

For banks, credit card companies, and investment firms, finding new ways to create committed—and profitable—customers has always been a strategic imperative. Nothing builds loyalty and drives new business better than a strong, ongoing connection with customers. But these days, as competition increases and technology continues to evolve, companies face new challenges that make it difficult to develop that connection. These challenges include rising customer expectations, security concerns, and the high cost of personalizing correspondence. At the same time, banks, credit card companies, and investment firms have a key opportunity that other companies don't—every month, customers receive account statements that, when used creatively, can become a vehicle for connecting with customers on many different levels.

Making statements work harder

Corresponding with customers on a regular basis offers opportunities—but only if firms can overcome these important challenges:

- Paper statements can be lost in the mail or intercepted by identity thieves.
- Paper statements are expensive, averaging \$4 to \$5 annually per account; moving customers to electronic statements, or eStatements, is one of the most effective ways to cut costs.
- Most eStatements are identical to paper statements—meaning lost opportunities to interact with and engage customers.

The power of iStatements

Intelligent statements, or iStatements, from Adobe are much more powerful than typical eStatements. They are dynamic electronic documents that engage the customers in unique ways to allow direct interaction with banks or credit card companies. With iStatements, customers can:

- Sort personal data in multiple, convenient ways
- Extract data and export it to home budgeting systems
- Manage personal information such as address and beneficiary changes
- Choose financing options for payment
- Redeem rewards from loyalty programs
- Query or dispute individual transactions directly, without a phone call
- View personalized offers and coupons based on past purchases

These intelligent documents are as familiar as their paper-based counterparts. They employ the most versatile format available—PDF, which is accessible to anyone with free Adobe® Reader® software—so customers can easily use the documents to suit their needs. Unlike HTML-based applications, PDF files allow customers to save, e-mail, or print statements that look exactly like the originals. Given these benefits, iStatements offer customers a strong incentive to stop receiving paper statements, resulting in significant cost savings.

Adobe LiveCycle® ES

Adobe solutions for iStatements are powered by Adobe LiveCycle ES (Enterprise Suite) software, helping you to:

- Build more engaging experiences that scale from paper forms to rich and interactive online applications
- Reduce development time with intuitive and integrated developer resources
- Protect sensitive information to inspire confidence on both ends of a transaction
- Extend the enterprise with new applications that span data capture, process orchestration, and document generation—inside and outside the firewall

For more information

For more details about LiveCycle ES, visit www.adobe.com/products/livecycle.

To learn more about Adobe solutions for iStatements, visit www.adobe.com/financial/solutions/correspondence_mgmt.



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Reaping the benefits of interactive statements

For marketing purposes, iStatements offer more value than paper or electronic statements. While eStatements are likely to catch a customer's attention, iStatements provide multiple opportunities to drive new business. Financial institutions can apply business rules and logic to data within individual statements to carefully target new product and service offers. For example, a credit card statement could be personalized with loan offers or an invitation to open a new account.

Intelligent statements offer customers another advantage—the ability to query or dispute a transaction. Giving your customers this capability can increase online cross-selling opportunities and reduce the huge spike in call-center inquiries that traditionally follows the mailing of paper statements. With fewer calls to answer, service representatives can spend less time on routine data entry and more time on activities that deliver business value, such as promoting new products.

Making life easier for your customers—and your company

Intelligent statements add value for your business and your customers by increasing online usage and building customer confidence in interactive communication—leading to higher customer response rates to offers. With iStatements, financial services firms can demonstrate their commitment to customer service, while also:

- **Driving new business**—Transaction-level, personalized statements increase upsell, cross-sell, and comarketing opportunities. For example, if a customer uses a credit card to purchase skis, you can include an offer for a ski vacation package or a discount at a sporting goods store. Such benefits are one reason customers are more likely to save and store their account statements, leading to higher conversion rates for marketing investments.
- **Increasing profitability**—Options such as credit-line increases and large payment distributions increase interest income for your company.
- **Building trust**—Adobe's electronic document format provides best-of-breed security and access controls that use industry-standard digital certificate technology. For example, when customers open their statements, they receive a message confirming the document wasn't intercepted during transmission.
- **Reducing costs**—Ease of use and interactivity motivate customers to discontinue receiving paper statements, resulting in significant cost savings.

An intelligent solution

Adobe solutions for iStatements help banks, investment firms, and credit card companies improve customer satisfaction and increase profitability by transforming monthly statements from a static, one-way delivery channel into a dynamic, interactive, and more secure communication tool that can increase product demand.

With iStatements, financial services companies can:

- Increase customer satisfaction
- Generate new revenue
- Reduce processing costs

Adobe is committed to helping financial services firms find new ways to reach out and engage customers, resulting in a stronger, more loyal customer base and a future of steady growth.

What could be more intelligent?

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