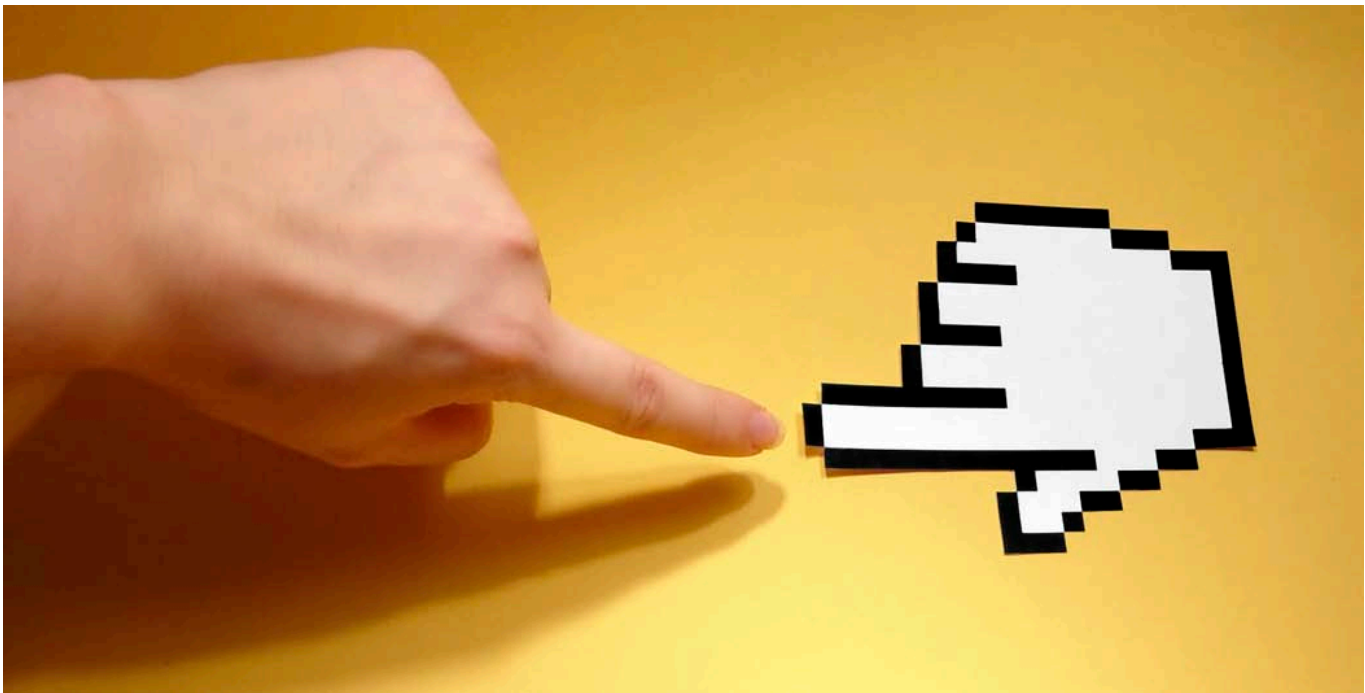


Customer Experience Management in the Financial Services



DELIVERING SUPERIOR SOLUTIONS FOR BETTER CUSTOMER EXPERIENCE






"Adobe LiveCycle ES has helped us establish a platform for becoming a paperless bank. The automation supported by LiveCycle ES solutions is helping us to meet our customers' needs more quickly and accurately."

Josh Laire
Application Development and
Integration Manager
Bank Midwest

In 2010, Gen-Y out-number baby-boomers and 96% of them have joined a social networking site. Online is now the preferred channel for contacting the Australian Government. The world is moving to a predominantly online channel – and yet, a recent Forrester Survey indicates abandonment rates in applications for new financial services products are at 54%. As a result, Avoka Technologies in partnership with Adobe have a focus on creating superior online customer experiences using the software these potential customers already have – the free Adobe Reader, free Adobe Flash Player and standard internet browsers.

You already have a significant investment in IT systems to run your business – but are those systems allowing you to create the type of online experience you really want for your customers and brokers/intermediaries or are they restricting you?

If you're interested in developing a capability for customers to **consistently** transact with you online, offline, on paper and by phone – true multi-channel engagement – then Avoka and Adobe can work with your existing core business systems (new or legacy) to create an **engaging multi-channel experience** that customers will come back for.

-  The free Adobe Flash Player (on 99% of computers) can be used to develop engaging Rich Internet Applications (RIA) that deliver a better-than-in-person experience for customer service including product education, selection, comparison and online application processing.
-  Adobe PDF can provide interactive online/offline PDF SmartForms as well as interactive PDF portfolios for delivering information such as Product Disclosure Statements in both text and audio/visual formats.
-  Adobe Connect can be used to engage customers in web conferencing sessions where the customer requires no software other than the free Adobe Flash Player. Connect can be used for guided online service where the assistance of a live person combined with the convenience of online/call centre can be deliver truly staggering results.

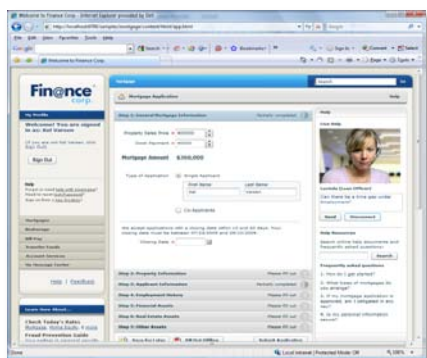
ACCOUNT ENROLMENT

New Account abandonment for Financial Services products ranges from 50% to 90%. Customers complain that online application forms are **slow and cumbersome**, information is **lost**, the application can only be completed **partially online**, etc. These are dissatisfied customers, shopping for a product which will take their business somewhere more convenient.

With Adobe Flash and Adobe PDF your organisation can make business activities easy and convenient.

Product selection can be driven by customer needs – not lengthy descriptions. **Application forms** can be interactive and intuitive, completed online or taken offline (still electronic). **Supporting information** such as signatures and proof of identity can be handled elegantly. Requests can be **automatically processed** by Adobe Process Management or existing workflow/BPM software tools. **Personalised welcome kits** and information packages can be dynamically generated, assembled, and delivered by mail, fax, or e-mail.

Financial Institutions around the globe like ANZ, if.com and Business Loan Express have used PDF and/or Flash to combine graphical charts, data collection and real-time help to successfully improve the account opening process for themselves and their customers.



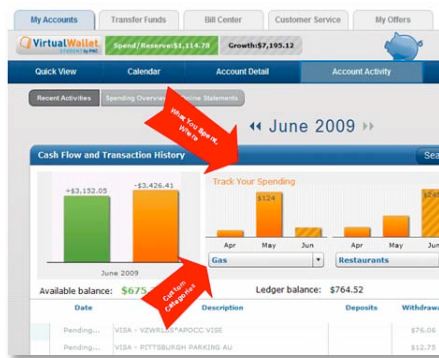
NEXT GENERATION ONLINE BANKING

Individuals and businesses alike want to do business with institutions that make banking easy, affordable, and more secure. They expect accurate, personalized, and up-to-the-minute information that's accessible around the clock.

Rich Internet Applications (RIA) unlock the potential of the web to engage customers in effective self-service. RIA's delivered through the Adobe Flash Player work on Windows, Mac, Linux and all internet browsers as the Flash player is already **installed on 99% of Australia's connected PC's**. Flash RIA's use animation, video, audio and can aggregate content and information from multiple sources in to a single intuitive online experience. Flash RIA's can enhance or replace your current online banking user interfaces.

If **you can imagine** a user interface for your customers, Adobe **Flash can deliver** it. Animated charts, drag & drop transactions, real-time collaboration between staff and customers.

PNC VirtualWallet has successfully targeted Gen-Y with its online money management software developed and delivered with Adobe Flash. VirtualWallet provides a highly intuitive and graphical way to manage finances including a Calendar, Bill Scheduler & Savings Engine.



SECURE STATEMENTS AND CORRESPONDENCE

Convenience, sustainability and cost are factors encouraging financial institutions to look at alternate communication methods for customers. But this has to be balanced against security.

Adobe PDF offers the potential to:

- Merge data in to PDF templates to create personalised PDF documents for print or electronic delivery;
- Merge documents and Flash content such as advertisements in to personalised packages (envelopes) with intuitive graphical navigation;
- Apply security policies to documents ensuring they can only be viewed by the intended recipient – Usernames and Passwords are not distributed in the documents, but controlled centrally for easy to use and highly secure document control.

Organisations are now seeing the benefit of going beyond a paper envelope with flyer inserts and leveraging PDF Portfolios with personalised, engaging interactive content alongside Statements and Letters – and with Adobe Rights Management this can be safely secured.

