



Deliver quick and easy all-digital application and enrollment experiences.

E-signatures, PDF services, and automated workflows in Adobe Document Cloud make it easy.

Traditional retail and commercial banks are facing increasing digital expectations both from customers and competitors. In order to compete effectively, they need to provide a seamless and fully digital application experience to optimize their enrollment processes.

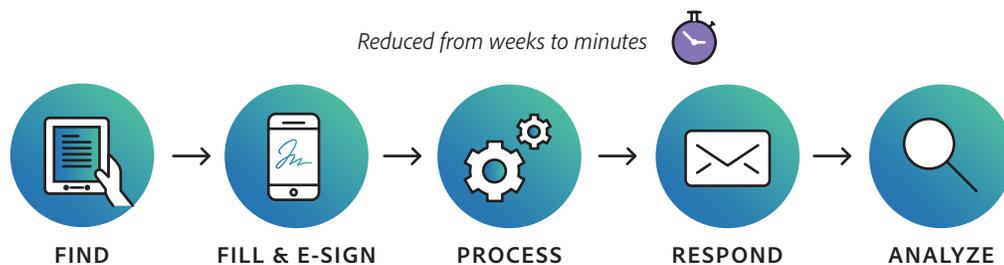
The reality is that the banking industry's digital transformation is still in the early stages. A recent study by Adobe and eConsultancy found that a large percentage of banking respondents had *started* going digital, but more than 30% of the banks said they were in the *early* or *very early* stages of digital transformation.* They are not making progress fast enough to compete successfully—and are struggling to maintain the momentum of their initial digital transformation efforts.

Business comes to a halt when a mortgage application or pre-approval on a car loan requires filling out a paper form or adding an ink signature. This results in a customer experience that is inefficient and disjointed, and leaves financial institutions vulnerable to costly errors as well as security, compliance, and legal risks. Far worse, applicants are more likely to drop out of the process completely and take their business elsewhere.

Adobe Document Cloud is an intelligent, extensible platform that helps banking institutions deliver exceptional customer experiences while driving enrollment efficiencies—across any surface, at any scale. The platform includes Adobe Acrobat DC, Adobe Sign, Adobe Scan, pre-built integrations, automated workflows, and robust APIs.

Document Cloud transforms manual and paper-based enrollment processes into uninterrupted, 100% digital document workflows that are legally binding and globally secure. Customers can access, fill out, review, approve, and sign documents easily and instantly from anywhere, on any device. Your organization will be able to process loan applications, open new accounts, give pre-approvals on car loans, and approve credit card applications faster, and with fewer errors.

Adobe Document Cloud dramatically reduces drop-off rates, application processing time, and associated costs while providing a digital experience at every step of the application journey.



 *The cost of a digital transaction is 50x lower than an in-person transaction.**

*2018 Digital Trends in Financial Services, eConsultancy and Adobe, 2018.

Thanks to an all-digital process, drop-off rates are dramatically reduced and signed documents are turned around in minutes instead of days. In addition, interactive forms give you full visibility and documentation of every step along the way. Track application and signature status, and use analytics to see abandonment rates and drop-off points.

Beyond these immediate benefits, Adobe Document Cloud lays the foundation for your organization to continue its digital transformation journey across more departments and processes.

“Using Adobe Sign, applicants can be approved in as little as 10 minutes, which helps us get cards into customers’ hands much faster.”

KARL ADAMSON
Project manager
Card Assets, a division of First Arkansas Bank and Trust

Security—it’s built into Adobe’s DNA.

Provide a seamless, digital experience for identity verification of a government ID, such as a driver’s license or passport, reducing identity fraud without slowing down the process. Protect data and documents with Adobe’s industry-leading security processes and controls that are built into the core of Adobe Document Cloud. Automated processes and tracking of critical documents create a clear audit trail, demonstrating when documents were delivered, signed, and opened. Tamper-proof documents are digitally sealed and maintained in a protected data center, or stored in any cloud-based storage system of your choice.

Adobe Sign further increases the security of your customers’ confidential signatures by complying with strict international electronic signature regulations, including the Electronic Signatures in Global and National Commerce Act (ESIGN) and the Electronic Identification and Trust Services Regulation (eIDAS Regulation 910/2014/EC) in the European Union. It also meets or exceeds strict regulatory standards, including the Gramm-Leach-Bliley Act (GLBA) for bank and financial institution compliance, ISO 27001, SOC 2 Type 2, and Payment Card Industry Data Security Standard (PCI DSS). For more information, visit the [Adobe Sign Trust Center](#).

The Adobe advantage—powering the world’s most visionary brands.

Customer experience is the differentiator that separates market leaders from the pack. Adobe is the only company that provides everything needed to design and deliver exceptional digital end-to-end banking enrollment experiences for new account creation, loan applications, account servicing, and much more.

Adobe transforms how banks interact with employees and customers across every screen. As the global leader in digital documents, Adobe products opened 250 billion PDFs, processed 250 million e-signature transactions in the last year alone, and more than 50% of the Fortune 100 use Adobe Sign for their electronic signature needs.

Adobe solutions are hosted by market-leading infrastructure providers Amazon Web Services and Microsoft Azure, and are designed to meet or exceed compliance requirements for security and regulatory standards worldwide. Trust the market leader—Adobe is a profitable, stable company with revenues over \$9 billion, an R&D budget of \$1.5 billion, and more than 1,000 digital document patents.

Paper interrupts and can ruin a great customer experience. Adobe Document Cloud transforms your application processes into exceptional customer experiences while driving business efficiencies.

For more information.

<https://acrobat.adobe.com/us/en/business.html>

“Representatives can stay on the phone with the customer to instantly answer any questions. Credit applications are signed and returned in an average of 17.3 minutes—a huge gain compared to paper applications.”

JONATHAN BACK
Chief financial officer and operations director
Diners Club International, UK and Ireland

