

Adobe solutions for consumer loan automation

Helping lenders accelerate loan processing, reduce administrative costs, and deliver high-quality customer service



Staying ahead of the competition in today's banking industry is becoming more and more difficult. Globalization. Rising operational costs. High customer service expectations. Changing regulatory requirements. And when it comes to consumer loans, consumers want immediate decisions and personalized service, but most lenders' processes make it hard to meet these demands.

Many lenders use time-consuming, error-prone manual processes for loan origination, fulfillment, and servicing. Customers have to fill in the same information over and over. If a loan officer makes a mistake or a customer forgets to fill out a critical piece of information, the process gets delayed even further. Add to that the time employees spend on labor-intensive administrative tasks to meet regulatory requirements, and costs quickly rise.

Adobe solutions for consumer loan automation help financial institutions overcome these challenges by streamlining the steps of loan sourcing, origination, processing, and servicing. Adobe can also help support loan processing across multiple channels, including self-service, creating a more convenient process for customers and a more profitable process for lenders. Lenders are able to better organize their business processes, reduce administrative costs, and close more business.

A quick and painless customer experience

With Adobe solutions for consumer loan automation, customers are spared the frustration of completing stacks of paper forms and documents, vastly improving their experience and reducing dropout rates. Starting with loan sourcing, Adobe makes it easy for customers to visually look through different loan options and select the most appropriate option through a rich Internet application (RIA). When a customer is ready to originate a loan, Adobe helps identify and complete the appropriate forms quickly and accurately, online, on the phone, or in a branch location. Customers or bank employees can fill out applications online or offline and save applications locally to review and complete later. Data validation of all customer information at point of entry ensures that applications are correct and complete at the start of the process, avoiding the delay of sending an application back for completion. To reduce errors on forms and increase speed of processing, Adobe can also automatically prepopulate loan documents with customer information stored in legacy systems.

About Adobe LiveCycle Enterprise Suite

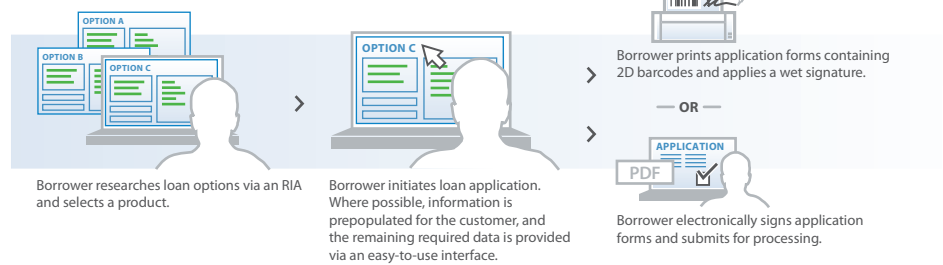
Adobe LiveCycle ES lets lenders create applications that automate their business processes, making processing customer requests a more efficient and accurate practice.

LiveCycle ES:

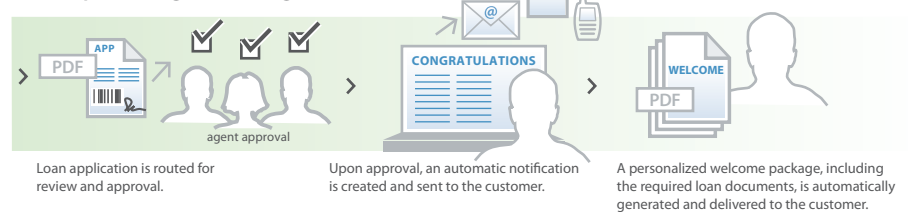
- **Helps loan officers and customers interact with information more effectively**
- **Allows automatic form prepopulating and data extraction by back-end systems**
- **Delivers embedded data validation to help ensure data accuracy**
- **Dynamically generates tailored loan documents and welcome packages**

Extended loan automation: From sourcing to servicing

1. Loan sourcing



2. Loan processing and closing



Even a requirement for a wet signature on paper documents doesn't need to slow the process. With Adobe® LiveCycle® Enterprise Suite software, customers can fill out an electronic form, print it with an automatically generated barcode that encapsulates the information they entered, sign it, and then submit it via mail or fax for processing. The lender then uses Adobe tools to scan the barcode, extracting all the customer data on the form as XML, and sends it to back-end systems for processing.

Reducing time, cost, and errors from loan origination through servicing

Using Adobe development tools, lenders can create a rich, integrated, and intuitive interface to disparate processes, systems, and data sources. Real-time data synchronization and streaming as well as inline data verification and error-checking capabilities can dynamically guide loan officers through the process of assembling compliant loan documents and other relevant information. With all the information they need right at their desktop, loan officers can dedicate more of their time to listening to customer needs, and then direct customers to the products that are right for them.

With Adobe solutions, lenders can:

- Streamline document capture and routing to include all participants
- Lower error rates and lessen time spent fixing errors
- Automatically generate and print compliant loan documents
- Extend legacy systems to get more value out of existing assets
- Reduce the time and cost of distributing documents

Additional time and cost savings can be achieved by replacing the requirement for paper filing, storage space, and document retrieval with electronic documents. In the event that a hard copy is needed, an intelligent Adobe PDF form can be printed with the assurance that the paper and digital versions have a consistent look and feel.

Improve service levels and increase customer loyalty

Adobe solutions for consumer loan automation help lenders keep customers happy with faster turnaround times and better service options. Streamlined, accelerated processes improve the customer experience, create upsell and cross-sell opportunities, and make it possible to deliver personalized, consistently branded communications across lending channels.

For more information

For more details about Adobe solutions for consumer loan automation, visit www.adobe.com/go/fsi_loanautomation, e-mail FSIpractice@adobe.com, or call 888-649-2990.



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