Adobe® LiveCycle® ES2 solutions for communications management

Executive summary

Businesses and government agencies face multiple challenges when it comes to communicating effectively with their customers, partners, employees, and constituents. For user-driven communications, like correspondence, the main issues are improving employee productivity, tailoring messages effectively, and ensuring consistency across channels. For system-generated communications, such as statements and purchase orders, multichannel consistency and effective householding management are both critical. In all cases, moving people off paper has been especially challenging due to concerns about security and long-term retention.

Companies that implement robust communications management solutions can provide measurable business benefits to both their customers and themselves. By offering more options for accessing information, delivering communications that are better tailored to a recipient's unique needs, and improving the ability to track and audit communications, organizations can deliver superior customer service, enhancing their corporate brand.

LiveCycle ES2 software enables organizations to automate the generation of personalized electronic and paper documents so they can deliver standards-based, more secure communications to all stakeholders to achieve higher margins, increased loyalty, and a lower total cost of ownership (TCO).

Introduction

Businesses and government agencies collect more information on their customers, partners, and constituents than ever before. Multiple systems contain years' worth of data that includes personal and financial information, behavior patterns, and transaction histories. With so much detailed information available, why do organizations have so much difficulty managing their communications? And how can they make them better?

This paper discusses several challenges facing enterprises today, from catering to individual preferences to protecting the integrity and confidentiality of data to integrating multiple back-end systems. It then details how Adobe LiveCycle solutions for communications management can help address these issues.

Challenges facing organizations today

Customer communications can be grouped into two major categories: user-driven and system driven.

User-driven communications

User-driven communications are those that require personal input. A common example is customer correspondence. While parts of the document may include standard blocks of text that reside in corporate databases, often additional language must be included that refers to a specific situation for the recipient. For example, when a customer service representative is sending out a letter after having a phone discussion with a client, he or she may need to refer to the particular points that came up in the conversation. In these situations, the primary challenge is increasing employee productivity. Retyping that same information over and over again is not a good use of an employee's time. It also opens the door for errors, which could cause problems down the line.

Another example of user-driven communications is a welcome kit that a customer receives after signing up for a new product or service. This gives the company an opportunity to upsell or cross-sell other products, but often the offers have no relevance to the customer because the company has no way to tailor the message to the previous action. For example, someone who is no longer in school may still receive an offer for a student credit card. Not only does this not create new business for the company, it can annoy customers and erode goodwill.

Making messages consistent, regardless of the channel delivering them, is critical. Customers become frustrated when they get one answer from one representative and a different answer from another (or from a mailing they receive).

Some communications also require input from other employees or external parties, so finding a way to integrate review and approval processes to improve customer responsiveness or to institute a more secure process for effective collaboration on sensitive information may also be required.

System-driven communications

The second main form of communications is system generated. These can include ongoing communications, such as statements, invoices, purchase orders, and contract renewals, which are often generated in high volumes, either on demand or via batch processing. They can also include communications that are generated as part of a self-service process in which someone initiates an event—for example, opening a bank account—and, at completion, receives various documents including legal terms and conditions, help resources, contact information, and recommendations for related products and services.

One of the main challenges here is to create consistent multichannel communications. Organizations want to make sure that customers are receiving the same information in the mail, online, by fax, or via a company representative, whether in person or on the phone. This can be difficult when data is spread across multiple transactional systems, each of which has its own methods of document generation, resulting in inconsistent service levels.

Another challenge is making householding more efficient by consolidating communications so customers don't receive multiple redundant mailings. These are not only costly to the company, but they also annoy customers—for example, when spouses each receive an offer for the same insurance product on the same day.

Paper vs. electronic communications

One of the greatest challenges facing businesses affects both user-driven and system-driven communications: trying to move people off paper to electronic communications. Paper documents are expensive and inefficient to print, store, distribute, update, and archive. But even despite the current high levels of support for "green" initiatives, it's very difficult to get people to give up their paper copies of important documents.

Most people remain concerned about the security of their personal information on the Internet. Even though the risk of compromise is much greater for paper documents, there's a perception that electronic information is less secure. (It doesn't help when stories are published about a single hacker who has gained access to millions of supposedly secure credit card records.) While this concern is largely generational—younger people are much more comfortable with sharing data electronically—it will be a long time before organizations can take this comfort level for granted.

The problem isn't only security though. Many people who frequently bank and shop online still feel the need to have a hard-copy backup of their transactions because they're not confident about the long-term availability of this information online. Even when they can save digital copies to their own computers, they know that a single hard-drive crash can result in a permanent loss of those files.

Finally, organizations must be able to track their communications for quality management, compliance, and analysis purposes. Paper documents get misplaced, and recording information about communications is usually a manual process. There's often a lack of consistency in the information that is collected as well. Companies also need to provide confidentiality and integrity of sensitive information when working with supply chain partners to successfully collaborate on new products and services and to promote innovation.
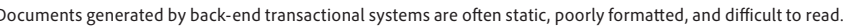
To address all these challenges, organizations need to institute comprehensive communications management solutions that will benefit both their clients and their bottom lines.

How customers benefit from better communications management

When implementing customer communications solutions, companies must take stock of the various ways they actually communicate with their customers and ensure that any chosen solution will support the full range: online, call center, in person, through invoices and statements, and so on. Doing so can help organizations provide better customer service and lower the TCO of the solution, whether they're dealing with customers, prospects, partners, suppliers, or citizens (in the case of government agencies).

To use the previous example of a person opening a new bank account, by providing a self-service option, companies are offering customers the choice of how they want to do business—in this case, one that will be much faster and more convenient for the individual. An effective communications management solution will takes this scenario one step further by helping to ensure that people get the most consistent, accurate, and up-to-date information, regardless of which channel they use. So, for example, if the customer opens an account online and receives a welcome package with a special offer for another product, he or she might choose to call the company to get more information or visit a branch to talk to a manager in person. If the company's communications management system is working properly, the representative on the phone or in the office should be able to immediately access the same information that the customer received, saving that person from needless repetition.

The same applies to giving people different options for the communications format. As mentioned previously, some people still want to receive hard copies of communications in the mail; others have come to expect dynamic online experiences.

Companies can also provide better service when they produce higher quality documents. Most organizations have invested heavily in enterprise applications that generate their own standard documents such as packing slips and invoices. Often, however, the restricted format of these documents makes it difficult for recipients to make sense of the content. Simply by improving the look and feel of these important documents, companies can display their commitment to good customer communications.

Documents generated by back-end transactional systems are often static, poorly formatted, and difficult to read.

Organizations can improve customer service by providing professional-looking, highly formatted, and dynamic documents.

Digital documents can provide stronger security than paper, so they can better maintain the confidentiality and integrity of sensitive information even in transit. To achieve this goal, companies should consider systems that build security right into the solution so that it travels within the communications management framework and is not simply bolted on or stitched in from a third party. The solutions should also support secure communications best practices to reduce the risk of data loss and encourage greater collaboration and innovation.

With electronic documents, companies can also assist customers by turning one-way communications into two-way. For example, a credit card company could send interactive PDF statements (iStatements) that include embedded rich Internet applications (RIAs) to provide enhanced capabilities, such as chat/voice options that let customers get immediate assistance if they have questions. Special offers can also be tailored based on a customer's purchase history, with the iStatement providing a means to act on it. Say, for instance, the customer previously purchased a pair of skis. The iStatement could contain a button that enables the person to book a room at a nearby ski resort for a special weekend rate.

In addition, as consumers become more interested in reducing the amount of energy usage and carbon footprint involved in producing, copying, and distributing paper, electronic documents give them an opportunity to make a positive impact on the environment.

How organizations benefit from better communications management

By personalizing and targeting communications more effectively and promoting consistent communications across channels, companies can improve customer service, differentiate themselves from competitors, and improve their brand image. This, in turn, increases customer loyalty and trust, which translates into more profitable, long-term relationships.

Organizations also benefit from increased efficiencies by streamlining the handling of high-volume document generation through improved template management and a reduction in the need for maintenance resources. Additional cost savings result from lower call-center activity as well as from reducing paper-related expenses for printing, mailing, and archiving.

Other benefits of electronic documents include on-demand access, support for corporate environmental objectives, and the ability to add enhanced security controls that help companies reduce the risk of lawsuits or regulatory penalties that can result from the compromise of sensitive information.

By integrating with existing marketing and lead management systems, companies can include targeted, personalized messaging in digital communications—such as tailoring upsell and cross-sell offers to customer behavior patterns and preferences—improving campaign ROI by increasing conversion rates.

Finally, an effective communications management solution provides organizations with a clear audit trail of sensitive or regulated customer communications information, strengthening their compliance posture.

Why Adobe LiveCycle ES2?

Adobe LiveCycle ES2 solutions for communications management help companies engage customers, improve operational efficiencies, and reduce costs by automating the generation of personalized electronic and paper documents. They offer companies a variety of capabilities that enable them to achieve faster time to value. They also allow business analysts to collaborate more closely on design layout with IT teams, helping to ensure that the documents are meeting the organization's communications objectives.

Developers can easily manage and update content and templates using an intuitive template design interface and reusing various components, such as fields and rules, across projects. Because LiveCycle integrates with back-end systems using XML, the flow from data capture to document output comes from the same schema, so the same templates can be used for input and output as well as for print and digital delivery. Changes can be made in house, reducing TCO. PDF Portfolios, which can include multiple types of content, can be automatically generated, assembled, and disassembled, allowing total flexibility and personalization. The solutions also make it easy to provide searchable communications output via Adobe Acrobat® and Reader® software, so recipients can quickly find what they're looking for.
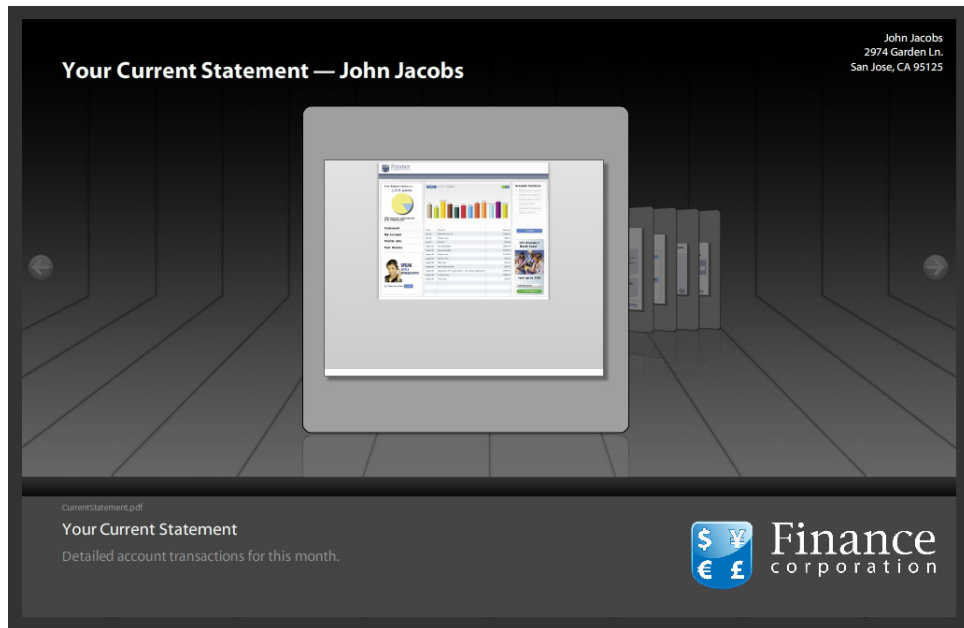
A PDF Portfolio streamline communications.

By simplifying and accelerating application development, organizations can become more agile, making them more capable of responding to changing customer demands and competitive threats which isespecially important in an environment of increasing mergers and acquisitions.

LiveCycle solutions are unique in that they are the only offerings on the market that let organizations take advantage of a complete spectrum of communications options that can scale as necessary: from paper to interactive, from on demand to batch processing, and from user-driven to systems driven. This breadth of options means that organizations can use the most efficient and effective forms of communication for each situation, without costly investments in multiple, incompatible technologies. Another benefit of the LiveCycle approach is that all communications stakeholders—inside and outside the organization—can have access to the same information for real-time viewing and exchange. This reduces the possibility of miscommunication that can damage customer relationships.

LiveCycle can enable Adobe Flash® software within PDF natively to provide richer experiences, such as the ability to provide interactive, two-way communications exemplified by the iStatements discussed previously. It also builds security into the solution, incorporating a wide range of capabilities. Digital signatures, encryption, certified documents, and policy-based rights management help protect personally identifiable information, sensitive information, and other corporate confidential information, limiting risk due to unauthorized access or fraud.

With LiveCycle, organizations can make sure that their communications meet regulatory and organizational compliance requirements. Open standards formats like PDF/A support long-term archiving. The solutions also offer the ability to more efficiently control content, manage structured creation processes, and provide auditability. Using LiveCycle, one major U.S. financial firm reported that the time spent on manual review was slashed 95%, from almost 16,000 staff hours annually to less than 100.
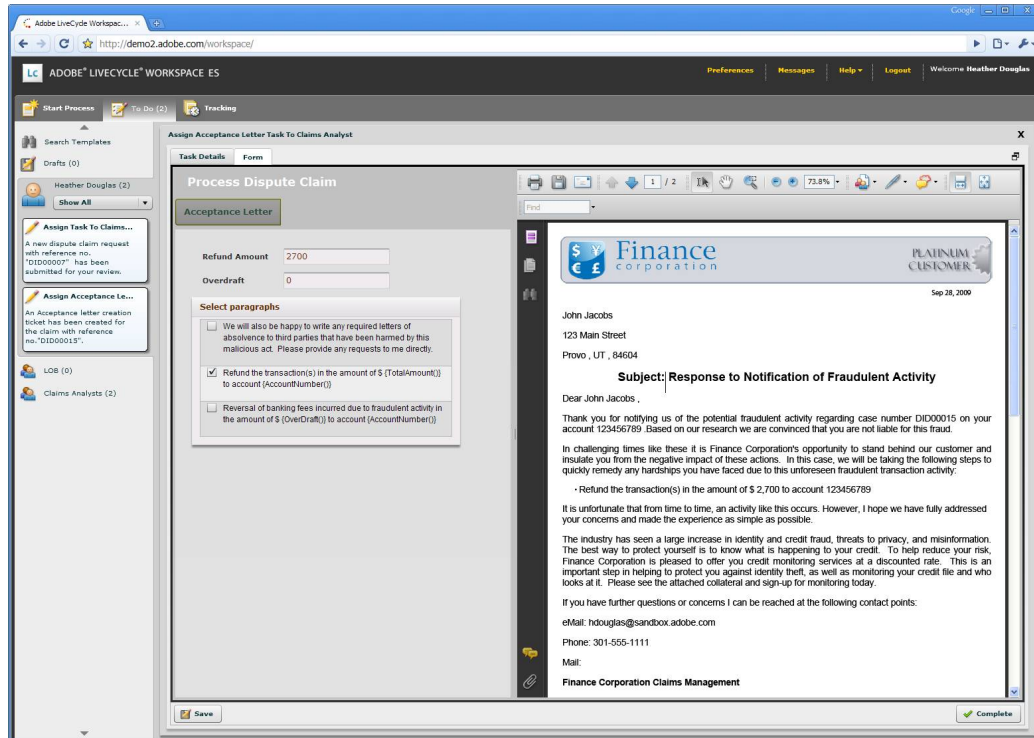
Business managers can create and manage a library of correspondence templates, initiating procedures for review and approval of content, templates, and specific letters.

Summary of benefits

With Adobe LiveCycle ES2 solutions for communications management, organizations can:

- Achieve a lower TCO for communicating with customers by offering a one-stop shop for delivering paper and electronic document services consistently across any channel, including online, over the phone, and in person

- Extend collaboration and communication to all required stakeholders, including customers, partners, and suppliers

- Increase customer loyalty, margins, and upsell and cross-sell opportunities with more personalized and targeted communications

- Deliver standards-based and more secure communications using PDF for document-based communications and Adobe Flash for more intuitive and interactive online experiences

- Support high-volume communications for improved enterprise performance

- Decrease hard costs by streamlining processes and reducing paper output

- Leverage a scalable solution that allows communications options to grow with the business

LiveCycle ES2 solution: Customer acquisition use case

Account enrollment example
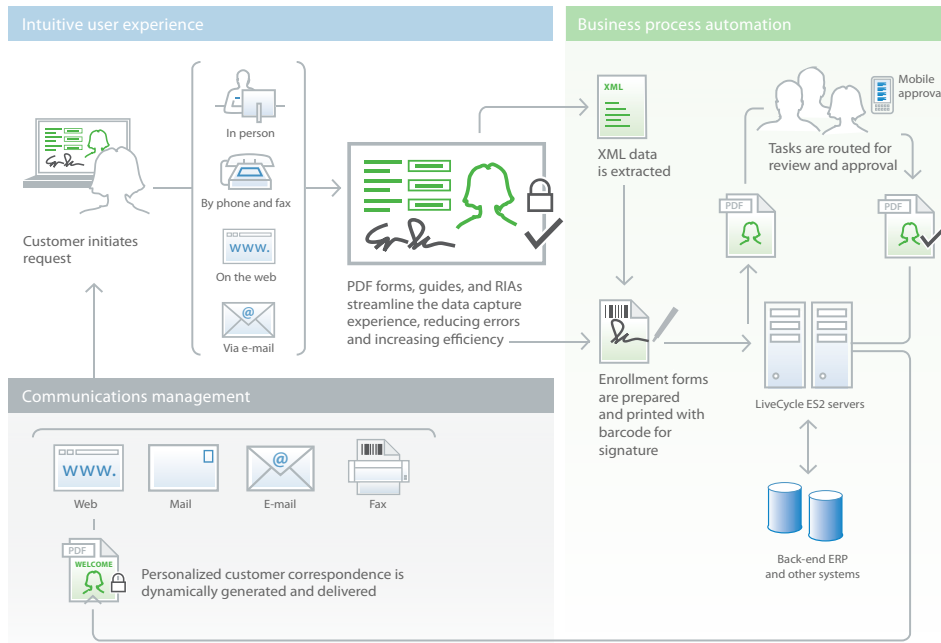
Adobe LiveCycle ES2 helps organizations improve customer experiences and employee productivity by capturing, visualizing, and exchanging critical business information through integrated rich application interfaces, secure documents, and automated business processes.

LiveCycle in action

Natexis Banques Populaires, a global investment financing, investment banking, and services bank is a leader in the financial services industry for developing value-added technology solutions. "The basic principles are clearly defined," says François Schotte, marketing and communications director for Natexis Banques Populaires' Financial Services. "Our goal is to simplify the customer relationship with banks by giving customers more streamlined interactions and request management via the web."

The bank chose Adobe solutions for communications management to address their full spectrum of requirements. This included converting paper forms into electronic ones and making the same online services available to internal staff as well. "We wanted our sales and marketing staff at branches to use the same tool as our customers," says Schotte.

Another critical concern for the bank was ensuring a high level of security for online transactions. "It was evident that Adobe Portable Document Format (PDF) was the best solution because the format helps guarantee the integrity of product catalogues and contracts published and distributed online," says Schotte. "Digital versions are reliable and are true to the printed versions, strengthening the security of online services and reducing the potential that customers could misuse contracts on paper."

One of the benefits of using Adobe is the ease of creating professionally formatted templates, even by nontechnical staff. "The design work was simplified thanks to the user-friendly, WYSIWYG interface," says Schotte. "Our templates are created in iterations, so we can validate new documents very quickly and offer the broadest range of online documents possible."

The Adobe solution also helps the bank with its version management and archiving needs. "The customer can rest assured that the online version is the latest version, and this reduces operating risks and improves service quality," says Schotte.

The first version of LineBanque was created in January 2002. Continuously improved, today the product allows for online applications to approximately 95% of products available at branches, thanks to its ability to generate contracts in Adobe PDF. Impressed by the feature-rich solution, several outsourced establishments will soon make a similar offering available.

Read the full story at *www.adobe.com/cfusion/showcase/index.cfm?event=casestudydetail&casestudyid=134866 &loc=en_us.*

Conclusion

With Adobe LiveCycle ES2, companies can deliver flexible and scalable communications management solutions to provide superior customer service, improve internal efficiencies, and increase agility. These solutions solve critical customer business issues including the need to eliminate multiple paper packages for related products and services, streamline and personalize correspondence, lower cost via multichannel statement delivery, and deliver high-performance and high-volume information in a scheduled and consistently formatted way. LiveCycle achieves these results by delivering a communications management solution that offers lower TCO, a more scalable solution, ubiquitous clients, and a standards-based framework for delivery.

To learn more about how your organization can benefit from LiveCycle solutions, visit *www.adobe.com/products/livecycle/solutions/customercommunicationmanagement.*

For more information
Product details:
*www.adobe.com/
products/livecycle*