

Adobe Sign and Salesforce for banking

Delivering high-Impact, 100% digital workflows—quickly and easily

Fueling growth for the banking industry with 100% digital processes

In response to business disruptions caused by the global pandemic, the banking industry has automated branch processes and employee workflows, accomplishing years of needed digital transformation in just months. Use of e-signatures by financial institutions grew 200%,¹ driving significant improvements in customer self-service and staff productivity. Growth initiatives are once again on the forefront of the industry's agenda and the way forward is 100% digital. Today, banks are focused on these key priorities:

- **Meeting higher customer and employee expectations for a digital-first experience.** Banking customers and employees are more digitally-sophisticated than before—so they expect more in a digital experience.
- **Deploying new technologies.** Banking IT organizations are deploying new technologies to increase their agility, enable greater service continuity and convenience, and drive efficient operations.
- **Offering new digitally-enabled products and services.** Banks are on a mission to create innovative products and services that deliver new value and increase revenue for virtually every segment—including retail banking, small business banking, wealth management, and commercial and investment banking. In addition to meeting complex regulations, these offerings must compete effectively with digital disruptors' who excel in utilizing 100% digital processes to serve customers fast and efficiently.

Consequently, the upcoming surge in new banking offerings will drive a dramatic increase in the need for automated processes to enable the front-office services that create new value streams and back-office processes that fuel enterprise business operations.²

Eliminating automation gaps with digital document and e-signature processes

To compete effectively, banks need to systematically eliminate process automation gaps—delivering 100% digital workflows that are designed for compliance, security, and efficiency, while delivering an exceptional customer and employee experience.

Today, however, most financial services firms employ a mixture of digital and paper-based tools, creating obstacles to end-to-end process automation. They've realized that digital document processes and e-signatures are essential elements of their digital transformation strategy.

Customers expect digital document experiences. As customers look for more fulfilling digital propositions, financial services firms have shifted how they perceive digital document processes. Once seen as operational tools that reduce printing and storage costs, banks now view these processes as enablers of good CX and EX. Consequently, digital document and e-signature processes are moving from the back office to the forefront of serving customers.

Significant digital gaps exist in banks' core processes. A recent Forrester study² found only 40% of respondents from financial services firms say their organization manages new account opening applications completely digitally, and just 39% say their organization enables fully digital paperless document authorization.

E-signatures now viewed as a business necessity. 72% of Forrester study respondents considered e-signatures to be crucial for business continuity and agility and, on average, planned to increase their spend on digitizing document processes by 59% in year ahead.²

Employee productivity improvements hinge on digital document processes. Banks believe remote work is here to stay, anticipating that 40% of their workforce will continue to work remotely on a regular basis. 71% say digital document and e-signature processes facilitate collaboration among remote workers.

Compliance and security risks must be managed effectively. With increasing cyberthreats and complex regulations, security and compliance must be top-of-mind when moving processes to digital channels.

1. [Adobe Digital Insights: Top 3 consumer trends shaping e-Signatures and how we will work in 2021](#)

2. [Digital Document Processes in 2020: A Spotlight on Financial Services](#)

Delivering 100% digital workflows with Adobe Sign + Salesforce

Banks rely on Salesforce Customer 360—including Sales Cloud, Service, Cloud, Revenue Cloud and Financial Services Cloud—to help them manage and grow their customer relationships, provide actionable, personalized insights, and enable digital workflows that combine high-quality experiences with greater efficiencies.

Adobe has been a trusted leader and innovator in secure digital document technology for almost 30 years. That's why banks of all sizes rely on Adobe Sign to transform manual processes into all-digital experiences and speed every transaction in every department.

The [top-rated Adobe Sign integration for Salesforce](#) is prebuilt to operate directly inside all Salesforce offerings that run on the Salesforce Customer 360 platform so banks can:

- **Deliver exceptional service with 100% digital workflows.** Salesforce delivers unique value by providing banks with a complete, 360-degree view of their customers. That single source of truth enables intelligent service recommendations that fuel new offers and deliver an exceptional personalized experience.
Adobe Sign complements Salesforce by extending that personalized experience into efficient customer self-service workflows. Banks can add intelligent Adobe Sign web forms to Community Cloud portals, so clients can quickly access and sign agreements right from the portal page. Adobe Sign automatically populates data from Salesforce into web forms or other documents that banks send for signature, and pushes data captured from those documents seamlessly back into Salesforce, without rekeying information so that 360-degree view remains accurate.
- **Accelerate the customer lifecycle.** Salesforce workflows help banks automate the end-to-end customer lifecycle. But, because most banks continue to have pockets of manual and disconnected document processing and approval processes—including wet signatures—they've been unable to fully automate these workflows. Adobe Sign eliminates those digital gaps, so banks can fully automate the end-to-end, qualify-to-close workflow, processing new account requests, loan applications, and preapprovals in minutes, not days. Adobe Sign lets bank customers and employees collaborate on, review and sign documents anywhere, any time, on any device—without downloading or installing any software. And once they sign, the Salesforce record is updated and the final version is automatically archived and sent to all parties.

- **Drive operational efficiencies.** Like Salesforce, Adobe Sign helps banks accelerate processes, reduce costs, and improve productivity. By automating the signing process, Adobe Sign supports banker productivity by accelerating signature cycle time by 28X,³ closing business faster while minimizing risk. Bank employees can create personalized, intelligent contracts, and send documents for e-signature from within the Salesforce menu in a few clicks. Once a transaction is complete, it instantly triggers status updates within Salesforce Chatter or email so employees can easily track and manage Salesforce contracts. Adobe Sign can also automatically initiate downstream activities such as invoicing, order fulfillment, customer onboarding, and payment collection. The efficiencies add up: Adobe Sign saves customers an average of \$28 per e-signature transaction.
- **Meet stringent compliance and security requirements.** Banks must comply with a growing list of complex regulations and customers need confidence that their data is secure. Salesforce and Adobe are committed to providing applications that fully meet the industry's security and compliance requirements.
Salesforce maintains a comprehensive set of compliance certifications and attestations to meet its #1 value of Trust. Similarly, Adobe Sign provides e-signatures that comply with the broadest range of legal requirements, the most demanding industry regulations, and the most stringent security standards around the world. Adobe Sign adheres to rigorous security regulations at every step of the e-signature transaction, producing legally-binding e-signatures and a full audit trail with a tamper-evident seal.
- **Achieve fastest time to value.** Salesforce Financial Services Cloud and other Salesforce solutions provide out-of-the box innovation for every line of business within financial services—including mortgage and lending, insurance, commercial banking, retail banking, and wealth management—via purpose-built industry applications, data models, and more than 700+ pre-built processes.
Adobe Sign's seamless integration with Salesforce makes it easy to integrate all-digital signing experiences into those pre-built processes—no coding required. For instance, Salesforce Administrators can create a custom agreement template in Salesforce in minutes that automatically populates customer information and then sends it for signature. They can use Adobe Sign visual designer to streamline multiple-signer workflows and preprogram recipient routing rules based on contract role/job title and optional signers in a few clicks.

3. [The Total Economic Impact of Adobe Sign, Forrester, 2019](#)

Work with two digital leaders to drive growth and transform operations

Adobe Sign + Salesforce integration combines the power of two, industry-leading enterprise platforms that complement one another to provide joint customers with transformative, 100% digital workflows that drive growth and efficiencies enterprise-wide. Salesforce pioneered the creation of CRM solutions and remains the World's #1 CRM provider. Adobe invented PDF almost 30 years ago and is the global leader in secure digital documents. Together, we're enabling exceptional, digital-first customer experiences, improved business efficiency, and unparalleled productivity for financial services organizations around the world. Contact [Adobe](#) or [Salesforce](#) to learn more.

- Only 40% of financial services firms open new account applications completely digitally
- Just 39% enable fully digital paperless document authorization.
- 68% consider digital document processes essential to elevating their organization's digital maturity, making it a strategic initiative.¹

Common Banking Use Cases for Adobe Sign + Salesforce

Banking Product and Service Automation Workflows				
Prospect • Customer self-service • New account opening • Loan application forms (mortgage, credit card, auto, & commercial)	Develop • Nondisclosure agreements • Internal proposals • Quote approvals	Approve and Close • Mortgage applications • Loan applications • Disclosures, appraisals, welcome packages • Remote Online Notarization⁴	Maintain • Payroll processes • Customer onboarding • Change orders • Service agreements • Asset movement (transfers, LoA, wire transfers, payment requests) • Notifications (regulatory compliance, account, service & policy changes)	Renew • Renewal agreements • Contract addendums
Departmental Automation Workflows				
Procurement • Contracts • SOWs • Master vendor agreements • Purchase orders • Receipts of goods/ services • RFP sign offs • Supplier compliance • Vendor onboarding • Internal approvals	HR • Teleworking agreements • Offer letters • New hire packages • Benefits enrollment • Candidate NDA • Contractor agreements • PTO management • Non-disclosure agreements • Change of beneficiary forms • Leave forms	Legal and Compliance • Non-disclosure agreements • Contracts • Internal compliance • Outside counsel agreements • ADA compliance • FLSA compliance • Inspections and audits • Legal case management • Licensing • Finance agreements	Finance • Payroll processes • Budget approvals • Invoices • Expense reporting • Travel reimbursements • Direct debit mandate • Audit sign off	IT • Project budget approvals • Asset management • Vendor agreements • Change authorizations • Requirements sign off • Access management • Incident reporting • Maintenance authorization

4. Adobe Sign will incorporate Remote Online Notarization, powered by Notarize, in fall 2021.

Adobe Sign benefits for banks

Deliver easy digital experiences

Adobe Sign lets banking clients and employees complete online applications and sign electronically from any device, wherever they are.

- Improve service delivery with fast response times and speedy signing processes
- Embed signable documents or forms into a web page, so that applicants, employees, or constituents can sign agreements easily
- Give people the convenience of being able to sign from anywhere on any device, using a web browser or mobile device
- Provide an easy to use, intuitive experience
- Access, track and manage documents from anywhere, in real time
- Work from favorite applications and devices
- Modernize form processes to personalize experiences

Drive efficiencies and sustainability

Banks can digitize and streamline processes to reduce costs and resources required to complete document workflows.

- Be up and running with automated routing and approvals of electronic forms to speed all types of banking processes, from customer self-service, to loan processing, to customer onboarding
- Quickly turn paper, Microsoft 365 documents, or static PDF forms into fillable, signable forms with the help of AI powered by Adobe Sensei
- Send digital documents for e-signature with a single click
- Reduce signing and approval processes from days to minutes
- Use MegaSign to send a single document to many people with each recipient getting a personalized version to sign

Integrate with Salesforce and other existing systems for greater efficiency gains and ROI

Integrations and APIs built for enterprise applications allow bank employees to work seamlessly with the systems they're already using every day.

- Adobe Sign has a 5-star rating on [Salesforce AppExchange](#)
- Out-of-the-box integrations with a broad community of enterprise application leaders—no additional charge for integrations
- Many system integrators include Adobe capabilities in their customized, turnkey digital workflows
- Enterprise-grade APIs for high-volume custom integrations—no additional charge

Enables secure, compliant processes

Adobe Sign adheres to rigorous global security, compliance, and legal requirements for our open, standards-based e-signature and data management solutions.

- Protects sensitive information and transactions with strict security measures—Adobe Sign is certified compliant with SOC 2 Type 2, ISO 27001, FedRAMP Tailored, and PCI DSS.
- Can add an extra level of verification with two-factor authentication for more sensitive processes
- Adobe Sign can also be configured to support compliance with industry-specific regulatory requirements, such as HIPAA, FERPA, GLBA, and FDA 21 CFR Part 11 to support specific agency use cases
- Securely and reliably store documents in any cloud-based storage system
- For the current list of Adobe certifications, standards, and regulations, visit www.adobe.com/go/security-and-compliance

