

Adobe® LiveCycle® solutions for business process management

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Executive summary

In today's business environment, companies must be able to respond quickly to constantly changing customer demands, competitive threats, and compliance requirements. Organizations can increase their agility by making it easier to manage, adapt, and gain visibility into their customer-facing and internal processes, but achieving this goal presents many challenges. These challenges can be very different depending on the role of each person involved in the process: the customer, the customer-facing employee, the process owner, and the IT manager.

To increase customer satisfaction, while decreasing the cost of service, businesses need to provide external users with more intuitive methods for interacting with them, whether that's online, over the phone, in person, or by mail. Customer-facing employees are often hindered from offering superior service because customer data is difficult to access, inaccurate, or out of date, making it impossible to have a complete view of the customer's situation. Process owners want to promote innovation, increase revenue opportunities, and stay ahead of the competition, but are hampered by myriad process inefficiencies. And the IT manager is under pressure to develop and deploy business solutions today, without breaking the budget.

With Adobe LiveCycle Enterprise Suite 2 (ES2) solutions for business process management (BPM), organizations can effectively respond to all these challenges. LiveCycle ES2 offers a variety of options for creating intuitive user experiences that support multichannel interactions. Employees can access relevant information more easily and take advantage of collaborative capabilities to increase their productivity and ability to provide superior customer service. By streamlining end-to-end processes and offering greater visibility into them, LiveCycle helps process owners remove inefficiencies that prevent them from achieving their business objectives. And IT teams benefit from the wide range of features that LiveCycle provides to simplify and accelerate the development process.

Introduction

The only thing companies can be certain of today is that things are going to change tomorrow. Changes can be business-related, such as economic fluctuation, corporate acquisition, strategic realignment, or new competitive threats. They can also be technological, as when companies decide to replace their legacy systems with new enterprise applications. In either case, it is important to be able to respond quickly to these changes so that companies can stay ahead of the competition and protect the bottom line.

This paper examines several of the challenges facing enterprises today as they work to improve customer service levels, boost productivity, increase efficiency, and manage compliance risks. It then illustrates how Adobe LiveCycle solutions for BPM helps address these issues by managing complex processes that involve people in various roles inside and outside the organization and improving visibility into them, so companies can respond more effectively to problems.

Examples of common processes

External-facing processes

- Account enrollment
- Benefits and services delivery
- eMortgage servicing
- Supply chain collaboration
- Call center operations
- Clinical trials

Internal processes

- Product planning
- Purchase requisitions
- Contracts management
- Business planning
- IT service requests

Challenges facing organizations today

Businesses and government agencies have hundreds of processes in place. For processes that are primarily customer facing, the main challenge is to maintain existing revenue streams and create new ones by raising the level of customer satisfaction and interaction. For internal processes, increasing innovation and speeding up process cycle times by promoting more effective collaboration is key.

Every process includes individuals in a variety of roles, and each one of these roles has particular objectives. For example, in many customer-facing processes, the stakeholders can be grouped into four main categories:

- **Customer**—The primary goal for customers is to obtain a product or a service that meets their needs. In many cases, this involves spending countless hours doing research over various channels, including online, over the phone, and in person.
- **Customer-facing employee**—Whether a field agent, branch employee, broker, government case worker, or call-center representatives this person's main objective is to offer customers a superior level of service.
- **Process owner**—This person is primarily concerned with responding quickly to market demands and improving operational efficiencies to grow the company's competitive advantage.
- **IT manager**—Delivering solutions to the business quickly, while reducing the cost of building and maintaining applications, is this person's key concern.

Challenges for the customer

Many users today interact with processes through a web-based, self-service application. The problem is that the self-service experience is often frustrating for a variety of reasons. It's not uncommon for users to be asked to enter the same information multiple times or to answer questions not relevant to their particular situation. Sometimes they are prompted to provide information that they don't have immediately available—for example, a spouse's Social Security number. Without it, the application comes to a halt. When users do come back with the information, they are forced to start from the beginning.

These issues tend to frustrate customers and cause them to either abandon the transaction or call the organization's support line. Unfortunately, this can be a frustrating experience as well, as customers end up having to repeat the same information and get bounced from one department to another, taking days, or longer, before their issues are resolved.

Challenges for the customer-facing employee

As employees get hired, they often face a steep learning curve because of the wide array of applications with different user experiences that they have to use to do their jobs. For example, financial advisors in some organizations have to learn how to use up to 200 applications to fully service all their customers' needs.

Even once they've learned them all, the same unintuitive user experiences that customers face cause similar problems for employees, forcing them to ask the customer to repeat information or to wait while they log in to a different application for the next step of the process. Sometimes the customer is looking at one view of the account online, but the representative is unable to see the same information because it's only available in another system that the employee doesn't have access to. In addition, employees are often making decisions based on incomplete information, because all the data is not available at once. These problems prevent them from being able to provide exceptional service, giving customers good reason to check out the competition.

Challenges for the process owner

The problems faced by the customer and the customer-facing employee ultimately land in the lap of the process owner, whose performance is measured on outcomes such as customer satisfaction and revenue growth.

Process owners are challenged to make their business processes effective because they are often quite inefficient, whether it is due to paper being used in portions of the process, information needing to be rekeyed into multiple systems, or exceptions that have no defined structure for resolution.

When speed is of the essence

The Kane County Circuit Court in Illinois uses Adobe LiveCycle BPM solutions to process orders of protection against domestic abusers. By automating the way these orders are accessed, completed, reviewed, and approved, the court has been able to dramatically reduce the time it takes to obtain vital assistance for the victim.

"Within approximately 60 seconds of having a judge sign the document, an order of protection arrives at the sheriff's office for input into the national wanted persons database," says Matt Meyer, programmer at the Circuit Court Clerk's office. "Overall, we've seen as much as a five-fold improvement in the time it takes to complete, submit, and process orders of protection."

Read the full story.

In other cases, these processes are ineffective because work suddenly gets dropped as it crosses the silos in an organization. When a customer complains about delays in service, employees scramble trying to hunt down the status of the customer request. The lack of end-to-end process visibility makes this task extremely difficult and time-consuming, causing further frustration for the customer.

On top of this, organizations must be agile so that they can respond to continually changing business conditions, such as introducing new products or services, altering current marketing promotions, incorporating new company policies, or defining ad hoc review processes. From a technology point of view, these situations might require changes to business rules or to a user interface, but IT departments are often unable to make these updates quickly. Even minor changes, like adding a new field to a form, can be time-consuming. This lack of agility translates into lost revenue opportunities and places the business at a competitive disadvantage.

Challenges for the IT manager

Increasingly, IT departments are finding themselves pressured to rapidly turn around new solutions or updated functionality to existing solutions. The 9–12 months project cycle is no longer acceptable. Faced with myriad siloed inflexible systems that they have to support with various IT skill sets and ongoing maintenance costs, it can be virtually impossible to deliver on these projects within the demanded time frame.

The most effective way for organizations to address these challenges is to use a flexible and scalable BPM suite to create transparent and agile processes that deliver highly engaging experiences with employees, customers, citizens, and partners.

Why Adobe LiveCycle ES2?

Adobe LiveCycle ES2 solutions for BPM helps companies increase efficiencies and improve customer service by automating and increasing visibility into critical business processes. Using intuitive rich Internet applications (RIAs), electronic forms, and people-centric process management, organizations can make it easier for customers to do business with them.

How LiveCycle helps the customer

Of course, delivering superb customer experiences cannot be achieved by technology alone, as there is no substitute for creating a company with a culture of putting the customers first. However, technology can be a huge enabler for creating and enforcing such a culture.

The right format for the right purpose

Using engaging RIA capabilities, guided navigation, and PDF forms, Adobe LiveCycle ES2 helps organizations deliver interfaces that are highly personalized, intuitive, and responsive. To deliver an optimal experience for each user, the appropriate interface can be selected based on the user's access requirements and comfort level.

For example, RIAs offer a full user experience to the customer. One area where this is especially valuable is when someone is purchasing a product or service. Graphical and multimedia features help users visualize their choices—for example, getting a 360-degree view, changing the color of an article of clothing, or having charts be instantly updated to reflect how different investment options affect a person's retirement account.

RIAs can also be embedded within a PDF Portfolio to create an interactive statement (iStatement). Instead of typical static documents, iStatements offer enhanced capabilities, such as the ability to drill down into summary data in a credit card account to see individual purchases or to access live chat and voice options for immediate assistance if they have questions. iStatements can also include special offers tailored to recipients based on their purchase history, with the iStatement providing a means to act on it. For instance, if the customer previously purchased a pair of skis, iStatement could have a button that enables the person to book a room at a nearby ski resort for a special weekend rate.

"We have saved considerable time. Our processes are now almost immediate and are more secure than ever. Calculations on forms are automated, helping to accelerate completion of forms and reduce errors. Also, the digital signatures help ensure that documents are not altered during transmission."

-Pablo Fontdevila, system and telecommunication manager, Argentina National Social Security Administration

Read the full story.

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August 11	TireRack.com	\$80.00
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August 16	New Edinburgh Pub	\$45.76
August 16	Amazon.com	\$145.82
August 17	The Home Depot	\$987.45
August 17	BP Fuel	\$72.00
August 19	5th Ave. Deli	\$23.45
August 19	Banana Republic	\$402.50
August 22	BMW Auto Service	\$290.50

This iStatement includes account details, live assistance, and promotional offers, all in an intuitive and visually appealing RIA.

For casual users, LiveCycle offers wizard-style guided navigation to help walk them through the experience so they can complete the transaction online instead of abandoning it or calling a support representative. Guides can also be taken offline, allowing users to interrupt the process and continue later at their own convenience. And users can save fully completed PDF forms for their records after the process is completed.

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Damage Details

F Passenger Door: Severely Damaged

Notes: Both air bags deployed, steering column collapsed

Continue

This RIA incorporates a guided navigation section to help customers file a claim with their insurance company. Instead of describing all the accident details in text, customers use visuals to depict the damage on the car and how it took place.

PDF forms also continue to be a quick and intuitive interface for customers to provide information or request services and products. In particular, they offer a familiar experience to people already accustomed to the paper-based process, such as employees tasked with submitting various compliance reports to the government and who have been using the same basic forms for years. Changing that paper form overnight to a completely new format would increase the cost of training and reduce the likelihood of successful adoption.

Adobe LiveCycle in the field

San Diego-based Janus Health developed a LiveCycle mobile Electronic Medical Record solution to help physicians when making house calls. The solution includes a RIA portal that streamlines and supports all primary housecare functions, including practice management, mobile diagnostics, and paperless, wireless patient care management.

"Escalating healthcare costs can be reduced dramatically by offering acute care in patients' homes," says C. Gresham Bayne, M.D. and co-founder of Janus Health. "Adobe LiveCycle ES provides vital tools for solving the complex communications requirements for in-home healthcare."

Read the full story.

In other cases, organizations find PDF forms a great way to enable users to enter all information offline and submit it later on, either electronically with digital signatures or through fax or mail after they apply a wet signature. With LiveCycle, sending the filled form by mail doesn't break the process automation because barcodes on the form represent all the entered data, and simply scanning them brings the data back into the more efficient automated process.

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Name of Automobile Body Repair Shop: Akara's Collision Business Phone: 408-999-2118
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City: Tampa State: FL ZIP: 35111 Position: Owner

1. Complete name of insurance company involved: Impact/Key
2. Are you reporting a detail in an insurer's Direct Repair Program? Yes No If Yes, Skip to Question 8.
3. Type of Insurance: AUTO
4. Name and Address of the policyholder (insured customer):
5. Policy identification number: 4812-239218
6. Claim number: 256-5168
7. Date loss occurred or began:
8. Name of Adjuster or Insurance Company Representative: Pat Woodard
9. Have you reported this to any other governmental agency? Yes No
If Yes, Please give the Name of the Agency: File number (if known):
10. Have you previously written to the California Department of Insurance about this matter? Yes No File number (if available): Date submitted:

11. Briefly, describe the details of the transaction and provide any documentation to support your allegations.
Based on items California was involved in Florida accident:

Signature: _____ Date: _____

Dynamic PDF forms with 2D barcodes and digital signature capabilities help organizations automate their paper processes.

Multichannel communication

Another major benefit of LiveCycle is its ability to support multichannel interactions, delivering a consistent great customer experience across all of them.

Through the online channel, LiveCycle helps deliver effective customer experience with RIAs, dynamic PDF forms, and collaborative assistance, offering the organization increased contact and insight at lower cost. In the call center or the branch, LiveCycle offers employees a simplified, unified view of the customer by aggregating all relevant information across the enterprise and making it instantly available to rapidly service the customer.

LiveCycle also provides offline capabilities, so mobile workers can serve their customers anywhere, whether it's a doctor at a patient's home, recording clinical information, or an auto insurance adjuster updating a customer's record with detailed photos from the scene of an accident. Mobile workers can interact with a cached version of the customer's information and then have the newly captured data automatically synchronized with the corresponding processes when they are back online.

At the kiosk, LiveCycle enables customers to engage with the company or government through RIAs served in yet another convenient way and connected to back-end processes. iStatements, described earlier, can be delivered by e-mail.

And although some organizations might prefer doing away with mail and fax options altogether, the reality is that customers still expect them, whether it's a citizen in a rural area who wants to fill out a form offline and fax it in, or a customer who prefers to receive hard-copy versions of their invoices through the mail. LiveCycle makes these options more efficient and cost-effective through personalized document assembly on demand or in batch in high volumes based on the individual customer's profile.

And as mobile devices are increasingly gaining traction, LiveCycle enables communication through this channel as well.

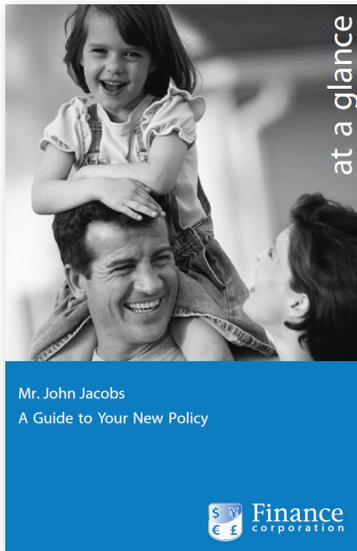
Delivering better customer service while saving millions

Bank MidWest, a privately held financial services and bank holding company with almost \$5 billion in assets, uses LiveCycle solutions to streamline a variety of processes, such as account openings, debit card delivery, and due diligence forms processing. Since deploying LiveCycle, Bank MidWest has:

- Achieved savings of more than \$2.4 million across Bank MidWest subsidiaries
- Realized a 1,408% ROI over a three-year period by automating due diligence and compliance forms processes
- Slashed time to process debit card requests by 95%
- Freed employees to engage with customers for increased upselling and cross-selling
- Accelerated time to revenue with faster service delivery

"The automation supported by Adobe LiveCycle solutions is helping us to meet our customers' needs more quickly and accurately," says Josh Laire, application development integration manager for Bank MidWest. "And that, in turn, is helping us meet our growth and profitability targets."

Read the full story.



LiveCycle can use the same templates to automatically generate high-quality PDF documents for electronic distribution and for printing and mailing hard copies.

Customers expect consistent and efficient service across all channels, and LiveCycle uniquely helps deliver such experiences with specific capabilities for each of these channels.

And because solutions built on LiveCycle support ubiquitous clients—Adobe Reader®, Adobe Flash® Player, and Adobe AIR®—organizations can achieve an unparalleled reach to process participants, inside and outside the firewall.

How LiveCycle helps the customer-facing employee

With LiveCycle, employees can increase their productivity by interacting with an intuitive and personalized composite view that aggregates data from multiple enterprise applications. For instance, as a financial advisor works on a customer's case, the advisor can see all relevant customer information, with the different applications presented as individual components, called tiles. Each tile is displayed within the context of the task that the advisor is working on so. As the agent makes a selection in one tile—such as the client's retirement account—all other tiles dynamically update with relevant information. This eliminates the need for the employee to learn different systems, or even to have to log in to each of them separately, to be able to make informed recommendations for the client's investments.

Another key aspect to improving the efficiency of agents is through guided experiences. For example, instead of having 100 different scripts to choose from, a process automated with LiveCycle can provide a simple, dynamic, rules-driven interface that displays only those questions relevant to the customer's profile and that prepopulates fields with answers previously provided. This reduces the time a customer has to stay on the phone and reduces the need for the agent to call the customer back later because of missing or inaccurate information. It also ensures that agents are following recommended scripts for suggesting products and services based on the customer's needs, which increases revenues.

In situations where some customers encounter problems while using the web-based self-service tools, collaborative assistance with customer-facing representatives can be used to walk them through the data collection process. Collaborative assistance goes beyond simple text messaging by adding video, co-viewing, and co-authoring capabilities.

Co-viewing allows organizations to assist their customers in real time by seeing what they are filling in and where they are having problems. Co-authoring involves the employee filling in the information on behalf of the customer. These capabilities ensure customers get their services in a timely manner.

To provide the most efficient service, the behind-the-scenes processes also need to be streamlined. A simple example is if a customer needs an appointment to come into the organization in person. LiveCycle can coordinate all the process steps involved, such as:

- Assigning the application to an agent for review
- Scheduling and sending confirmation of the appointment
- Generating a checklist of documents that the customer needs to bring

When the customer arrives for the appointment, these documents can be scanned and stored in a content repository, preventing the need to ask the customer for the same information later.

How LiveCycle helps the process owner

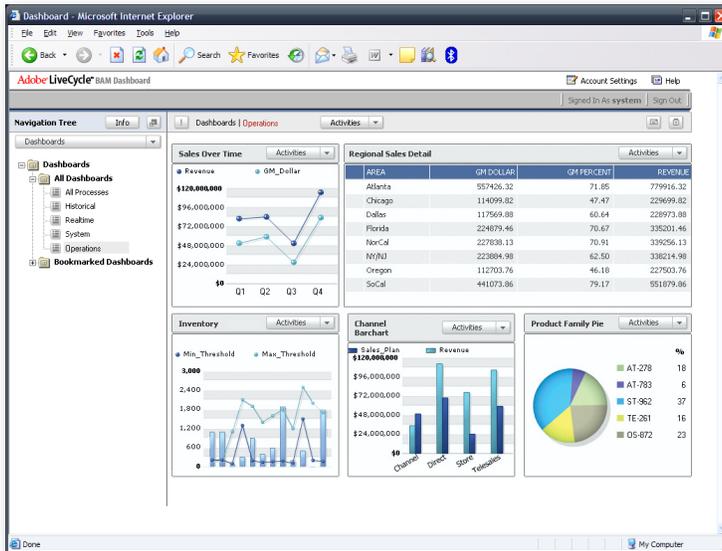
LiveCycle offers tools to streamline end-to-end processes by overlaying a visual process modeling layer on top of existing IT assets. All assets and resources involved, whether they are people, back-end systems, business rules, or electronic or paper content, are then coordinated with a powerful and scalable process engine. Organizations can improve process consistency and allocation of resources by enforcing policies in the automated process. Reminders, delegation, and escalation capabilities prevent important items from falling through the cracks and provide greater control to ensure processes are successful.

LiveCycle also enables end-to-end management of process interactions, providing support for fully automated processes, as well as those that require personal interaction and collaboration. For example, a human resource (HR) recruiting process can receive resumes for an advertised position and immediately route them to the appropriate HR recruiters. As recruiters start inviting candidates for interviews, the recruiting process automatically creates a content space for each candidate that allows interviewers to collaborate by sharing and marking up documents, like the resumes, and posting and discussing feedback in online forums. Once a hiring decision has been made, the onboarding process can begin. Automated processes like this help organizations increase innovation and speed up process cycle times, with more effective collaboration in enterprise processes.

Using LiveCycle, organizations can ensure that their processes meet regulatory and organizational compliance requirements. Open standards formats like PDF/A support long-term archiving needs. The solutions also include the ability to more efficiently control content and provide auditability.

Since "you can't improve what you can't measure," LiveCycle also offers line-of-business (LOB) managers complete visibility and control over their critical processes. The same process that they co-author or work with process analysts to visually design becomes executable, tracked, and annotated with real-time status. LiveCycle offers out-of-the-box process Key Performance Indicators (KPIs), plus the ability to view business KPIs, such as the number of credit accounts open in a region.

Companies can also improve visibility and track processes with real-time dashboards and alerts. This allows them to proactively manage customer service-level agreements as well as discover problem areas early on, so they can fix them.

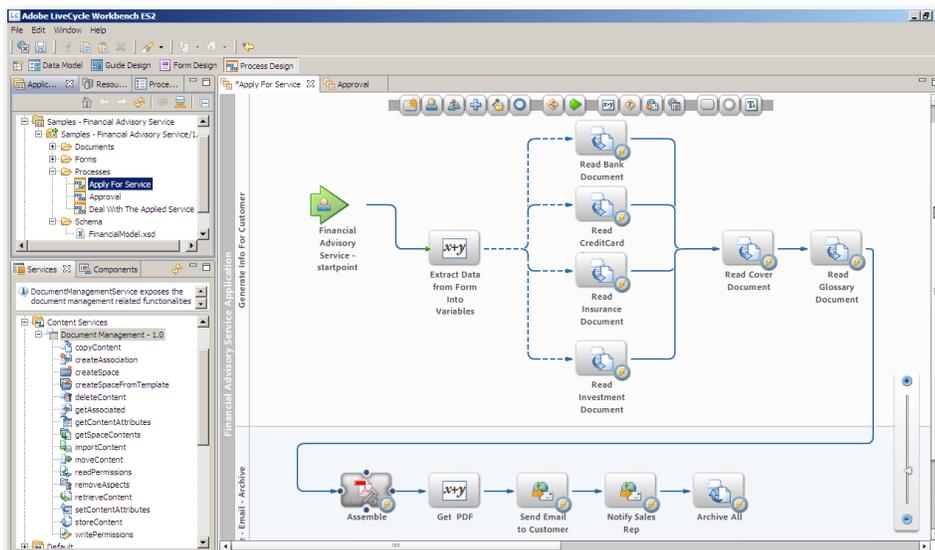


LiveCycle dashboards provide LOB managers with a customizable, visual representation of both process and business performance metrics.

How LiveCycle helps the IT manager

LiveCycle provides a model-driven application development environment that supports iterative design and implementation by people with various skill sets on the team, including business analysts, UI designers, and developers. The ease of use that LiveCycle provides allows business analysts to collaborate more effectively with IT, ensuring that the solutions will better reflect the requirements of the business as well as reducing demands for IT support later.

For example, business analysts can kick off a project by visually defining their processes, empowering them to take an active role in the project. They can also easily author forms with an intuitive visual design interface, ensuring that the form looks exactly the way they want it to, avoiding miscommunications with the IT team that can delay the process-improvement project. LiveCycle also provides a codeless UI development environment, so analysts can create fully functional RIA interfaces or use a RIA wizard to generate rich guides with no coding. These options make it simple for analysts to design not only process flows, but working and intuitive user interfaces as well.



Business analysts can quickly design process flows using Adobe LiveCycle Workbench ES2.

Developers can also build applications faster with LiveCycle using a composition approach. Instead of building a large monolithic application, developers can easily create application components (tiles) that expose business logic from existing Flex® and HTML applications, extending the return on existing investments. Developers can work more effectively as a team by creating and testing different tiles in parallel, and later assembling them into an application. Tiles can also be stored in a catalog for sharing with others or for reuse in future projects. This approach also simplifies ongoing maintenance because developers can update and roll out one tile at a time, instead of having to redeploy and retest the whole application.

LiveCycle also provides out-of-the-box skins, shells, and layout managers to help developers quickly create a variety of intuitive interfaces. Developers can also use their own skins, shells, and customized layout managers to brand the applications with their own look and feel.

And since most user-centric applications have to deal with a wide variety of content and sophisticated RIAs, LiveCycle enables developers to use an extensible set of document and RIA services, all from within the design tool, such as:

- Content management services for storing, classifying, managing and archiving all content flowing through processes. This is often needed for processes such as an RFP or RFQ, where all proposals need to be stored and managed as part of the entire process.
- Document output services for the assembly and generation of PDF and PDF/A documents from application data as well as various content in different formats. These services can be used for long-term archiving capabilities, managing regulatory filings at various stages in a process, or for creating personalized documents such as a welcome kit at the end of an account-opening process.
- Information assurance services for signing, certifying, and validating digital signatures, as well as managing usage rights of sensitive documents in PDF, Microsoft® Office, or CAD formats. These prove the confidentiality and integrity of automated processes to meet regulatory compliance and to protect the business from malicious and non-malicious threats.
- RIA services for creating real-time data-intensive applications that work in online and offline modes. These services simplify data-management problems such as tracking changes, synchronization, paging, and conflict resolution, all enabling developers to focus on core business logic, instead of worrying about data management infrastructure.

With LiveCycle, companies can bring the power of all their back-end applications together by automating end-to-end processes that access them, while delivering intuitive user interfaces to help people work with them. LiveCycle RIAs, guides, forms, and processes all integrate seamlessly with enterprise applications, such as ERP, CRM, and ECM, extending the ROI of an organization's existing technology infrastructure.

LiveCycle in action: Banque Pictet & Cie

One of the premiere banks in Switzerland, with more than 2,500 employees worldwide, Banque Pictet & Cie wanted to automate its administrative processes. "The solution," says Gabriel Palmieri, workflow program project leader, "had to manage 300 administrative processes for 2,000 users, enable end users to create their own forms and processes while developing simple management rules, allow for offline work, and have a separate workflow engine that could be integrated into the bank's existing information systems."

Additionally, the system had to employ a document format that allowed for encryption and exact reproduction for printing forms, display forms in less than three seconds, and facilitate migration of existing forms from print to digital format. All these requirements had to integrate seamlessly within the development environment and infrastructure standards of Pictet & Cie.

The company selected LiveCycle because of the ease and speed of development—users can create processes visually without intensive programming—and because the open architecture made it easy to integrate various back-end systems, including LDAP, databases, messaging, and external servers, to create streamlined, automated workflows. "This was very useful for us, for example, in reviewing the supply management process," says Mr. Palmieri.

Thirty processes open to 700 users are currently operational on Pictet & Cie's Adobe LiveCycle platform. For example, instead of having to walk to another location to consult the purchasing catalog, employees can now order from an electronic version on the company's intranet, which then triggers the purchasing department to order the item. "This new purchasing process saves us 20 to 30 minutes on each of the 50 orders that are placed daily. We've made efficiency gains, which was the goal of the workflow implementation. This is an excellent example of ROI," says Mr. Palmieri.

Read the full story.

Summary

With Adobe LiveCycle ES2, companies can deliver a more intuitive experience for external users, enable customer-facing employees to provide exceptional customer service, increase organizational efficiency and agility so process owners can meet their business objectives, and help IT managers respond more quickly to business requirements. LiveCycle achieves these results by delivering a solution that offers lower total cost of ownership, superior flexibility and scalability, free and 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/bpm.

For more information

Product details
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