

# HP Exstream

Enterprise document automation software for **financial services**

Significantly reduce costs and enhance the customer experience with a single software solution for personalized document design, creation and multi-channel delivery



In this highly competitive and volatile market, financial services providers are looking for new ways to reduce costs and grow revenue. Faced with industry consolidation and customer uncertainty organizations are elevating their customer relationship strategies and looking for ways to improve their business processes.

Deploying technology such as HP Exstream to streamline document processes and support a personalized, multi-channel customer communications strategy across the enterprise is critical to success in this complex, evolving industry.

## Reduce complexity

Most organizations have significant costs tied up in multiple document creation technologies and processes that connect silos of information to customer document applications. The HP Exstream enterprise document automation solution is a single platform for design through delivery of any document type. It meets the most sophisticated document creation requirements—from developing and streamlining high-volume statements and letters to personalizing and automating fulfillment of marketing materials and financial portfolios.

Designed to easily fit into any IT environment, including service oriented architectures (SOA), HP Exstream directly accesses and uses structured or unstructured data and content of almost any type to create personalized communications. You no longer need to create and maintain systems that consolidate and reformat disparate data.

## Streamline document processes

Take advantage of HP Exstream's fully integrated end-to-end document processing, including variable design, testing, real-time composition, advanced data and content integration, output to 20+ formats from a single design, high-volume optimization and workflow, assured delivery, and controlled interactive document editing.

HP Exstream enables browser-based design collaboration with built-in approval workflow. There are many capabilities for testing document applications, significantly improving productivity and optimizing performance. Additionally, built-in functionality for high-volume print/mail environments eliminates the need for post-processing programs.

## Communicate more effectively

Enhance the customer experience and the ease of doing business with your company with visually appealing documents that simplify complex information, including data-driven charts of almost any type and relevant messages inserted at the point of need. Use customer communications to reinforce your brand and deliver targeted offers. Plus, HP Exstream helps you deliver communications to non-English speaking customers in their preferred language to increase satisfaction and ensure clarity.

Technology for better business outcomes

[www.hpexstream.com](http://www.hpexstream.com)



Financial services companies using HP Exstream report **dramatic annual savings** by increasing efficiency at every stage of the document design and production process.

## Reduce...

### Total cost of ownership

Reduce maintenance and support costs by replacing many legacy document handling software products and systems with HP Exstream—a single integrated, full-service enterprise document automation solution. After installation, ongoing maintenance of documents can be put in the hands of line-of-business personnel rather than specialized technology staff, saving a great deal of time and expense.

### Document development and production costs

HP Exstream automatically creates all of the fonts and resources needed for the output device, allowing you to design one application that will output to multiple formats for different delivery channels in a single pass. Its robust design database lets you store and reuse commonly used objects—such as charts, tables, images, graphics, and business rules—across all enterprise document applications. While other solutions require supplemental print stream processing programs and program maintenance to meet changing requirements, HP Exstream allows you to easily manage changes to your document applications in an intuitive graphical design environment. All of these capabilities can add up to dramatic savings: some HP Exstream customers report document development and production cost reductions of up to 80 percent!

### Document inventory and templates

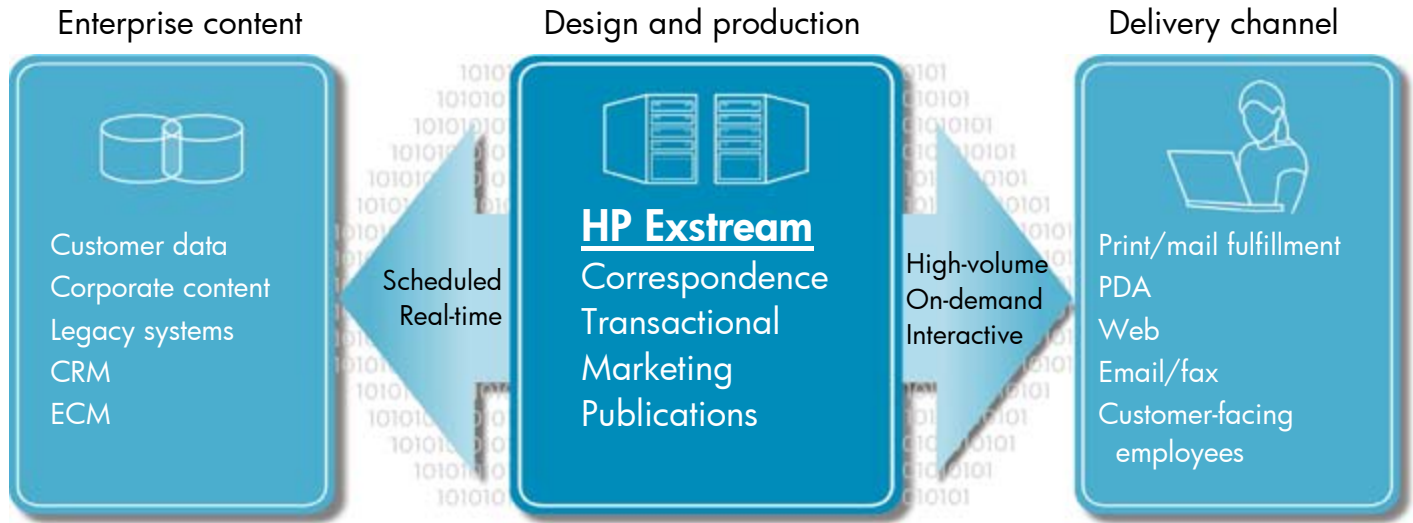
With HP Exstream, you can add relevant content to documents at run time, because it lets you dynamically assemble documents as needed. This reduces document inventory and makes outdated and unused offset printed material a thing of the past. Eliminate the need for IT to develop and maintain thousands of templates and various desktop solutions with HP Exstream's intelligent, portable, and interactive templates. Interactive templates offer customer-facing staff a controlled, yet flexible means to generate personalized customer correspondence on demand, with preapproved, up-to-date, and regulations-compliant content.

### Rapidly create complex, variable document applications

- Create and modify fully variable, data-driven document applications in half the time it takes with alternative solutions using HP Exstream's intuitive visual interface and automation of labor-intensive processes.
- An object-oriented software solution, HP Exstream lets you design and combine objects to build document applications. Store design elements in a common database to easily reuse them across applications, significantly reducing document development and maintenance time.
- Audit fully-composed test output and review it immediately online, and then edit your design simply by clicking on an object. HP Exstream includes many advanced capabilities to compare output, simplify test data, analyze marketing campaigns, and perform regression testing.



# A single solution



## Easily access content

HP Exstream seamlessly integrates with existing enterprise environments through its comprehensive connector technology and open architecture. You can:

- Directly access data from multiple sources, including customer databases and content management systems running on mainframes or in distributed environments.
- Map data directly from a wide variety of file formats including XML, delimited files, mainframe-based flat files, SAP-RDI files, and ODBC-compliant databases.
- Eliminate the need to develop and run preprocessing systems with HP Exstream's ability to directly access and process multiple sources of data and content in their native formats.

## Optimize high-volume production

HP Exstream was designed for high-volume environments and can potentially save you millions of dollars in postal and paper costs. You can:

- Achieve maximum efficiency with capabilities such as preparing data for postal sort, householding, application consolidation, bar-coding, and inserter control. All of the resources needed for the target output device are built dynamically, including fonts, images, and overlays.
- Improve production performance with HP Exstream's ability to output complex variable documents as much as 10 times faster than alternative solutions—as verified in customer benchmark tests.
- Produce native output for many different print and electronic delivery mediums—including XML—in a single pass, to support batch and real-time delivery requirements.

## Improve customer experience through real-time services

HP Exstream supports point-in-time requests for specific documents by running as a real-time service. For example, while customers are waiting in a lobby or working from their home or office, they can enter account information into a web application. The data is sent to HP Exstream, which automatically composes a personalized account summary for online presentation. In addition to high-quality PDF or HTML for online viewing, HP Exstream can generate documents in other formats, such as XML and TIFF, for records management and archiving.

## Create intelligent, interactive documents

HP Exstream's environment for building and deploying intelligent, interactive document applications gives employees the flexibility and autonomy to complete point-of-need, personalized documents for customers, while ensuring accuracy and controlling costs through centralized production and fulfillment.

## Depend on assured delivery of critical communications

HP Output Server (HPOS) can be combined with HP Exstream to provide reliable delivery of critical documents and real-time notification of device malfunctions or job interruptions. HPOS also enables centralized management for tracking and controlling, allowing you to easily incorporate new output destinations. All delivered jobs can be audited so you know who printed what, when, and where at any time. This is crucial for regulatory compliance mandates and quality assurance.

Adding point-of-need information and relevance to communications through customized images, messages, and other variable information **reduces call center volume** because your communications are clearer and easier to understand.

### Reduce call center costs

Documents that are confusing or difficult to understand can result in unhappy customers, causing them to contact your call center, which increases costs. Reduce expensive customer inquiries using HP Exstream to create accurate communications that are easier to understand and contain only relevant content. You can manage white space with targeted messaging, graphics, and color to clarify billing and account information and answer frequently asked questions by inserting explanatory messages at the point of need.

### Get closer to your best customers

Employ strategies for controlling document production costs for low-value customers, while delivering higher quality communications with targeted campaigns that up-sell and cross-sell additional products and services to high-growth and high-net-worth customers.

### Deliver the right content, at the right time

For TransPromo applications, HP Exstream's unique white space and campaign management ensure you'll never waste valuable real estate for capturing your customer's attention. Marketing personnel can independently create and manage personalized, targeted campaigns that are prioritized and incorporated into available white space at run time. Campaigns can be tracked and linked so that follow-up messages are automatically sent based on previous response, lack of response, effective dates, or a prioritization override.

### Speak their language

Exceed your customers' expectations with directed communications in their primary language. With a spell-checker for 21 languages and support for Unicode™ character sets such as those used for Asian languages, you can be sure your correspondence is understood and appropriate for every customer. Plus, the optional HP International Printing for Output Server can solve your global needs by enabling Unicode Standard printing virtually anywhere in your enterprise, without altering devices. The software analyzes each document and automatically embeds only the characters needed for each printer, saving time and reducing network traffic.

## Design, develop and deliver any communication from one software solution



### Correspondence

- Account applications
- Insufficient fund notices
- Privacy notices
- Confirmations
- Financial plans



### Marketing

- Direct mail
- New branch opening
- Cross-sell campaigns



### Transactional

- Statements
- Relationship statements
- Wealth management statements
- 1099s and tax reports



### Publications

- Brochures
- Regulatory disclosure
- Prospectuses

# Make employees more efficient

## Manage content workflow and approval electronically

HP Exstream automates document workflow processes and handles the most elaborate composition requirements, regardless of delivery channel. Its intuitive and role-based design environment supports collaboration across your organization, ensuring that you deliver only timely, relevant communications to customers. Manage review and approval workflows electronically instead of the standard approach of printing sample documents and routing them to appropriate personnel for approval.

## Simplify regulatory compliance

HP Exstream helps you comply with the U.S. Securities and Exchange Commission's (SEC) filing process, known as the Electronic Data Gathering, Analysis and Retrieval (EDGAR) system, by allowing you to create EDGAR HTML for revision tracking. EDGAR performs automated collection, validation, indexing, acceptance, and forwarding of submissions by companies and others who are required by law to file forms with the SEC, which increases the efficiency and fairness of the securities market by accelerating the receipt, acceptance, dissemination, and analysis of time-sensitive corporate information.

HP Exstream also makes it easy to manage content inclusion or exclusion based on effective dates and jurisdictions with its automated compliance support. And you can take advantage of the user-definable approval workflow process, which includes email notification to designated approvers, to streamline your application change cycles and make sure your documents comply with constantly changing government regulations and privacy legislation, as well as corporate standards.

## Speed time to customers with online testing capabilities

HP Exstream's development environment is unmatched in its support of desktop proofing and testing. Count on true fidelity between what the document creator sees and what is produced for any delivery channel, including web, PDF, print, and more. Test document application design changes to determine their impact on other design elements. Compare layout, structure, and content, and view any differences online. The real-time PDF preview capability allows for instant testing, so you can easily view how targeted marketing messages will appear in the finished application.

## Streamline account opening processes

Eliminate cumbersome, error-prone manual processes and paper document workflows with HP Exstream's interactive document applications for account enrollments. Exceed your customers' expectations and reduce abandonment rates by pre-filling applications and documents for greater accuracy and efficiency. Accelerate fulfillment time with straight-through processing and provide notifications to customers in real time.

HP Exstream allows you to dynamically generate and assemble personalized welcome kits and product information packages, improving the customer experience and streamlining account processing and setup.



### Real world benefits

Six of the top 10<sup>1</sup> Fortune 500 banks and investment firms are using HP Exstream to retain and expand customer relationships for increased profitability. Additional reported benefits include:

- Save millions of dollars in document development and mailing costs
- Standardize hundreds of letters to one format
- Increase output from hundreds to thousands per hour with fewer errors
- Reduce preparation time from hours to minutes

<sup>1</sup> Fortune magazine, May 4, 2009

Enable users to **print responsibly** and **reduce environmental impact** by taking advantage of HP Exstream's many electronic and interactive capabilities that reduce paper usage.

## Go green

### Deliver electronically

To save time, paper, and postage costs, HP Exstream supports more than a dozen electronic formats, enabling you to deliver communications via multiple channels such as PDF, SMS, web, and more. You don't have to go back and redesign document applications to begin producing output for electronic formats. Instead, it's as simple as selecting the desired output checkboxes in the graphical user interface (GUI).

### Incorporate messages into white space

Incorporating targeted marketing messages into the white space of documents at run time instead of inserting flyers and printserts for those messages means you use less paper and mailings are smaller. HP Exstream's unique white space and campaign management capabilities ensure you'll never waste valuable document space for capturing your customer's attention.

### Combine mailings per household

Instead of sending separate notices or statements to everyone in the household, you can combine documents for multiple people in the same household into a single portfolio application (if applicable). HP Exstream lets you create and mail one statement or notice per household, saving paper and reducing waste.

### Use visual comparison tools

Facilitate regression testing of document applications entirely through electronic means. A historical approach to regression testing of document application changes was to print large volumes of sample output before and after the changes. Individuals would then visually check for differences by hand. HP Exstream allows this process to be performed electronically, eliminating duplicate pages and allowing you to focus only on the pages that changed, saving time and paper.





Take advantage

of the **INDUSTRY LEADER**

for *enterprise document automation*

HP Exstream document automation software is the **proven** single platform solution used by **industry-leading** companies around the world. Enterprises that use HP Exstream **significantly reduce** document development and production costs and total cost of ownership.

## Choose HP

### Partner with HP

HP provides a wide range of training, consulting, and technical support services to maximize your investment in our products. Customers who take advantage of our training and support have faster and more successful implementations, and learn best practices by working with our solutions experts.

We offer a set of combined education and consulting services designed to accelerate knowledge transfer and jumpstart the completion of an initial application. Our customers can also access online support systems for problem tracking and enhancement requests.

### Learn more

For more information about the HP Exstream enterprise document automation solution, please visit [www.hpexstream.com](http://www.hpexstream.com) or contact us at [exstream.info@hp.com](mailto:exstream.info@hp.com) or 866-318-5925.

Significantly **reduce costs** and **improve the customer experience** with a **single solution** for document design, creation and multi-channel delivery

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Effective communications. Multiple channels. **One solution.**

