

## Benefits of converting paper-based forms to paperless and intelligent PDFs

In the financial services industries, times are changing faster than ever before. Customer experience has become the new currency for nearly every organization. Companies that are not prioritizing the transformation of their customer experience will want to consider correcting course as quickly as possible.

Under attack from a new generation of competitors unencumbered by decades (or even centuries) of legacy systems, procedures, and thinking, traditional financial service institutions are learning that they have to gain speed and agility — and transform experiences at every level in order to effectively compete.

One of the easiest ways to enhance customers' experience with banks is to convert paper-based forms and static PDFs that require ink signatures into intelligent online PDFs that can be electronically signed from any device, wherever the customers are.

By converting paper-based forms to intelligent PDFs with [e-signature](#) capabilities, one can gain these immediate benefits:

1. **Improve customer and employee experience.** All digital workflows that include fillable PDFs with [e-signatures](#) are easier to fill out for customers and easier for staff to process — resulting in an exceptional digital experience for everyone.
2. **Exceed customers' digital expectations to minimize drop-offs.** Customers have the same digital expectations of your bank that they are seeing in almost every other area of their life, such as ride-sharing, room booking, and even exercise. If any part of your application or loan processes requires paper, ink signatures, or an in-person visit, another option is just a tap away.
3. **Increase security.** Better protect your company's and customers' information with electronic PDFs that can be password protected with sensitive information redacted — plus, e-signed documents have a tamper-evident seal to ensure authenticity.
4. **Maximize efficiency and productivity of staff.** Automated workflows, approval routing, and integrations with back-end systems eliminate delays in processing to keep your team working at peak performance — in the systems they're using today such as Microsoft Office, Salesforce, and more.
5. **Reduce legal and compliance risks.** E-signatures are legally binding, trusted, and enforceable in most industrialized countries around the world. [Adobe Sign](#) complies with the broadest range of [legal requirements](#) and the most demanding industry regulations.
6. **Reduce costs.** With digital forms and e-signatures, the cost of paper, printing, postage, and storage is massively reduced. Plus, the time saved by your staff no longer having to make copies, send faxes, file paperwork or prepare packages frees them up for more important tasks.
7. **Reduce duplicate data entry.** Using digital forms virtually eliminates the manually rekeying of information and reduces associated data entry errors. Plus, data can automatically pre-populate forms and integrate with back-end systems, reducing customer frustration in having to provide the same information over and over.

8. **Increase visibility and “auditability.”** See the status of all documents in process, including who has signed and who is up next. In addition, easily access a date- and time-stamped audit trail that is automatically created and securely stored with each completed form.
9. **Reduce environmental impact.** Imagine eliminating thousands of pieces of paper every day, saving trees, water, and other scarce resources.
10. **Accelerate processing time.** E-signatures and automated workflows remove roadblocks and create fast and secure digital experiences that speed processing of forms and applications.

Getting started on a path focused on customer experience is easier than one might think. Customers are ready! By transforming the paper-based forms and applications to fully digital processes, you can deliver greater satisfaction to your customers and improved financial and operational benefits to your business.