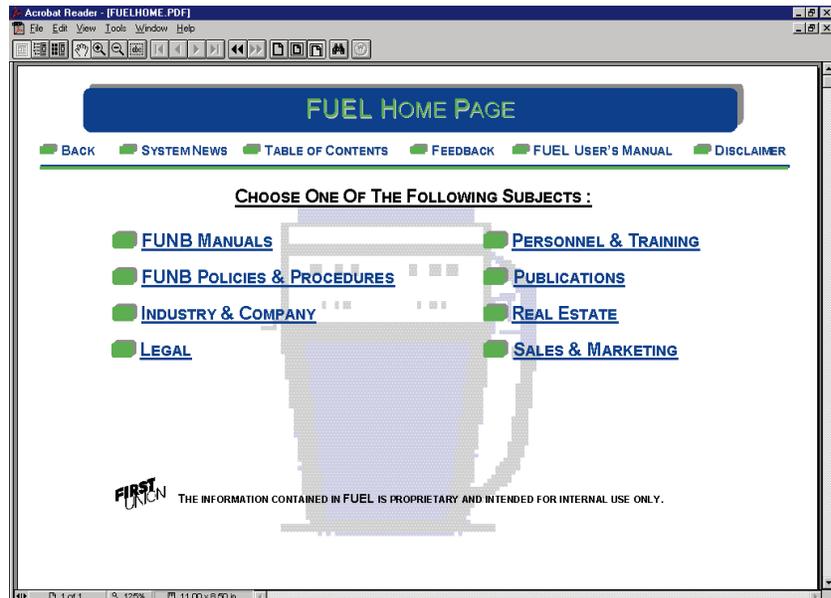


First Union Corporation

First Union Speeds Document Delivery and Reduces Printing and Distribution Costs With Adobe Acrobat and Acrobat Capture

Adobe® Acrobat®
Adobe Acrobat Capture®



Using Adobe Acrobat and Acrobat Capture software, First Union has put thousands of business documents online as Adobe PDF files, making them readily accessible to more than 12,000 employees.

Key Benefits

- The First Union Electronic Library (FUEL) substantially reduces document printing and delivery costs.
- Acrobat Capture enables the bank to incorporate real estate photos and paper-based documents into FUEL for online delivery.
- Enhanced searching and bookmarking features of Adobe PDF enable employees to locate information easily.
- Materials delivered as Adobe PDF files over FUEL appear and print exactly as First Union intends, with images, photos, and fonts fully intact.

What started in 1908 as a tiny bank with a single employee serving a few people in Charlotte, North Carolina, eventually grew into one of the nation's premier financial institutions. Today, First Union Corporation still maintains its community roots and commitment to customer service, but on a much larger scale. Its 60,000 employees serve 16 million customers in the eastern U.S. With more than \$220 billion in assets, First Union is the nation's sixth largest bank holding company—an impressive record for a bank that began in a hotel lobby 90 years ago.

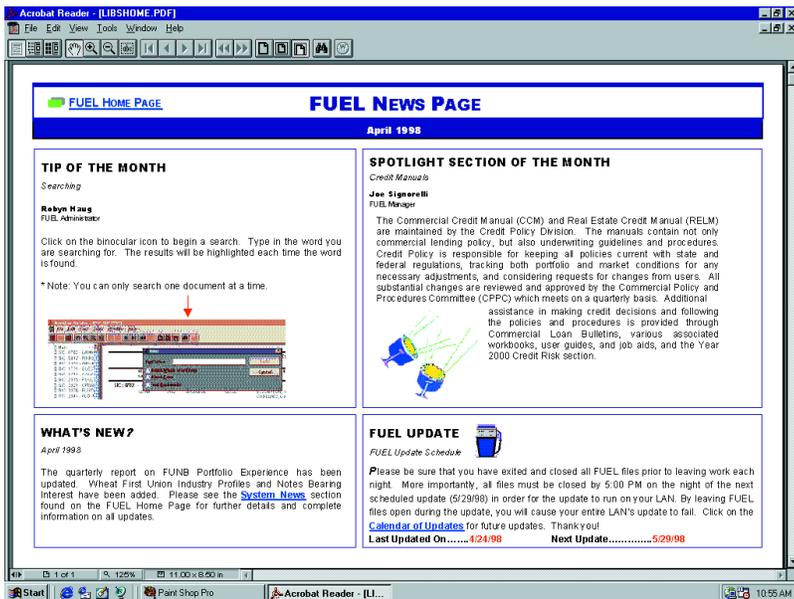
First Union built its success, in large part, on a highly skilled, well-informed workforce, which is essential given the banking industry's intense competition and tight government regulation. To keep employees up to date on new services and regulations, the bank previously routed thousands of documents each week to branch managers, loan officers, and other executives. It was time intensive, costly, and inefficient, but the lack of an effective alternative to paper-

based distribution left First Union with no other option.

Driving Corporate Access to Information

Things changed in 1995, after the bank delivered a handful of documents in Adobe Portable Document Format (PDF) to a few employees over an online system called First Union Electronic Library (FUEL). The system, based on Adobe Acrobat software, was an instant success, and today, more than 12,000 employees regularly access FUEL via local area networks to retrieve thousands of documents in PDF. First Union is testing an intranet-based version of FUEL and plans to transition employees from LAN to Web-based access.

“Adobe Acrobat enables us to move successfully from paper to electronic document delivery,” said Joe Signorelli, information manager for the Commercial Bank at First Union Corporation. “We place a wide range of materials on FUEL, and our employees use the freely available Acrobat Reader to download the PDF files to any computing



paper documents into an HP ScanJet scanner and converts them to Adobe PDF files using Acrobat Capture software. “A loan officer can look at a photo and know instantly which category a property fits into,” explained Signorelli. “Describing the same thing with text is difficult and can be interpreted differently by each agent.”

With Adobe Acrobat Capture, the market reporting group converts hundreds of photos and many pages of property information from outside sources to PDF files for online delivery. The result is a clearer understanding among loan officers about how to categorize specific properties—and, ultimately, this results in better client services and improved operations for the bank.

According to Signorelli, Adobe Acrobat and Acrobat Capture provide cost-effective, easy-to-implement solutions for moving from paper to online document distribution. The technologies also deliver the added benefit of a quick return on investment—just putting two documents, the Commercial Credit and the Real Estate Loan manuals, online in Adobe PDF reduced the bank’s print and distribution costs by \$400,000 a year.

“We replaced slow, manual document delivery with an automated, electronic system built around Adobe Acrobat and Acrobat Capture,” concluded Signorelli. “It’s revolutionized how we deliver and communicate information across the enterprise.”

First Union Corporation Systems At-A-Glance

Hardware

UNIX® workstations
Pentium® PCs
HP ScanJet
Networking and OS:
Novell® NetWare®
Windows® 3.11, Windows 95, and Windows NT®
IBM® OS/2®

Software

Adobe Acrobat 3.01
Adobe Acrobat Capture
Adobe FrameMaker

First Union converts a variety of documents—from HR forms to banking news documents—from virtually any application to PDF files for online delivery.

platform. As a result, we deliver more information faster than ever, while substantially reducing print and distribution costs.”

Employees in Commercial Banking, Capital Markets, Consumer Banking, and Mortgage Services rely on FUEL to monitor industry regulations and banking trends and to locate information on current and potential customers. The bank’s relationship managers, for example, prepare for client meetings by searching PDF files on FUEL to find lending regulations, corporate histories, and other information that can be incorporated into customer sales presentations.

“Adobe PDF’s built-in bookmarking and search capabilities speed information access,” Signorelli said. “We bookmark pages of large documents so executives quickly locate important data. And our sales managers can search to find marketing and sales materials that can be downloaded and printed. Because documents in PDF look exactly like the originals, we deliver materials online without worrying about losing our initial investment in design and layout.”

“We replaced slow, manual document delivery with an automated, electronic system built around Adobe Acrobat and Acrobat Capture. It’s revolutionized how we deliver and communicate information across the enterprise.”

— Joe Signorelli,
Information Manager,
Commercial Bank,
First Union Corporation

Documents on FUEL range in length from one-page human resource forms to 2,000-page documents and originate in a number of applications, including Microsoft® Word, Lotus 1-2-3, and Adobe FrameMaker®, or on paper.

From Paper to PDF

First Union has numerous categories of property holdings that have to be understood clearly by loan officers. For that reason, the bank scans real estate photos and related

Adobe Systems Incorporated
345 Park Avenue
San Jose, CA 95110-2704 USA

Adobe Systems Pty. Ltd.
Level 5, 18-20 Orion Road
Lane Cove, NSW 2066
Australia

Adobe Systems Europe Limited
Adobe House, Mid New Cullins
Edinburgh EH11 4DU
Scotland, United Kingdom

Adobe Systems Co., Ltd.
Yebisu Garden Place Tower
4-20-3 Ebisu, Shibuya-ku
Tokyo 150-6017 Japan

World Wide Web
www.adobe.com

Adobe, the Adobe logo, Acrobat, Acrobat Capture, and FrameMaker are trademarks of Adobe Systems Incorporated. OS/2 is a registered trademark of IBM Corporation in the United States. Microsoft, Windows, and Windows NT are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries. Pentium is a registered trademark of Intel Corporation. UNIX is a registered trademark of The Open Group. All other trademarks are the property of their respective owners.

This spotlight contains illustrations of how customers use Adobe products and the results achieved. Many factors contributed to the results and benefits described. Adobe and/or its customers do not guarantee the same or similar results for other customers.

© 1998 Adobe Systems Incorporated. All rights reserved. Printed in the USA. BC1156 9/98