

**Being Green can be  
even more inviting**

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**Adobe Systems Europe Ltd**



# Paper challenges



**Hard copies are often required for legal reasons to obtain signed documents**

**Paper documents are convenient, allow easy cross-referencing and annotation**

**Paper is less of a barrier to communication during meetings than computers are**

**Paper serves as “physical representation”**

# Paper challenges



**The environmental and economic impact of paper is very high:**

**Forests have been reduced by more than 30%, and still declining**

**Paper accounts for 42% industrial forest use**

**One trillion pages of paper requires 8.5 million acres of trees**

**390 gallons of oil are used in production of one ton of paper**

**8 cubic feet is used to dispose of one ton of paper**

**36% of public landfill is consists of paper-based wastage**

# Other industry challenges



**A jet emits one pound of CO<sub>2</sub> per passenger mile**

**3.2 million acres of trees need to be planted every year to offset the emissions caused by 240 billion passenger miles (US alone)**

**Greenhouse gases caused by rental cars, energy, water usage, hotels, conferences**

**Increased stress has direct impact on productivity**

# Industry initiatives



**Citigroup have committed \$50-billion as a green commitment including reducing their environmental impact**

**Bank of America has started a \$20 billion green initiative; \$100 million to go in energy conservation measures**



**Lloyds TSB has pledged to cut its carbon footprint 30% by 2012, and then offset its remaining emissions**

**Barclaycard to donate 50% of "Barclaycard Breathe" profits to environmental projects**

## Industry initiatives



**HBOS's Green Miles in 2007 is set to reduce business travel by 5.5 million miles – by better utilising teleconference facilities**

**ABN AMRO has taken measures to make its office buildings and branches more environmentally sound**

**HSBC's Virtual Forest campaign will save over 20 million pieces of paper and see 20,000 real trees planted by March 2008**

**RBS is investing £55 million to deliver environmental impact gains in its property portfolio and piloting a range of innovative energy-efficient technologies**

## Industry initiatives

***“Thirty percent of our online banking customers are enrolled in paperless statements. Needless to say, that’s a significant expense saved for us.”***

**Catherine Palmieri - Managing Director of Citibank.com**



## Emergence of customer engagement as a key differentiator

***“Executives are finding that the winning differentiator is no longer the product or the price, but the level of engagement—the degree to which a company succeeds in creating an intimate long-term relationship with the customer or external stakeholder”***

**The Economist Intelligence Unit 2007**

***“5% of customers will be lost for every page in an online application form. A typical form will be between 8 and 11 pages.”***

**eBenchmarkers**

**eBenchmarkers / Datamonitor**

# Impact of customer experience

**Customers who use their bank's Web site and are extremely satisfied with the features they use tend to be strongly 'engaged' with their bank.**

**Fully Engaged:** Loyal and strongly attached.  
Your most valuable customers

**Engaged:** somewhat lower attachment and loyalty

**Not Engaged:** Attitudinally neutral. No emotional connection

**Actively Disengaged:** Emotional detachment and antagonism to your company

*Customer Engagement by Banking Web Site Use and Satisfaction*

		% Engaged or Fully Engaged	
Web Site	Web site users who are extremely satisfied with the features they use	71%	n = 285
	Web site users who are <i>not</i> extremely satisfied with the features they use	27%	n = 627
	Customers who do not use the Web site	32%	n = 1,117

***Using Technology to Engage Retail Banking Customers.***

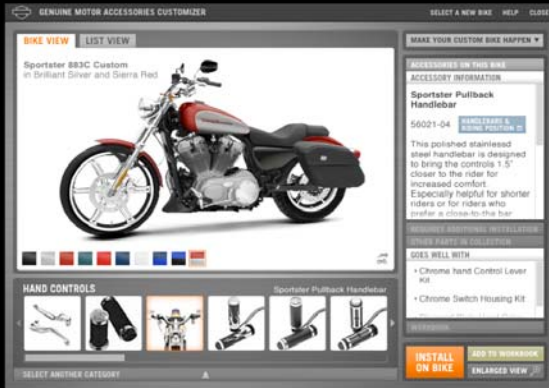
***Why banks must carefully manage their digital touchpoints to create a seamless customer experience"***

**by Gallup Consulting**

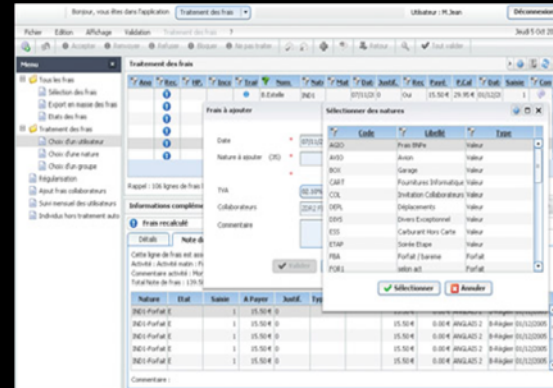
**Sponsored by Adobe Systems Incorporated**

# Next generation web applications

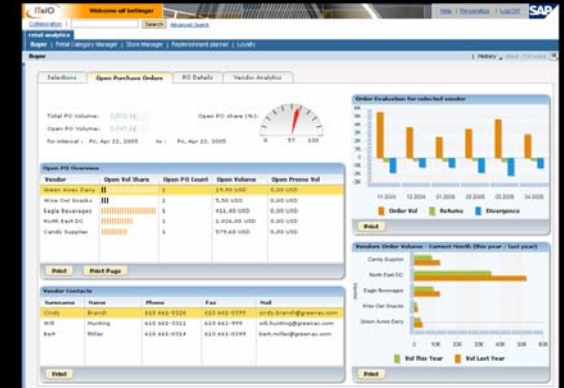
## Product configuration



## Line of business applications



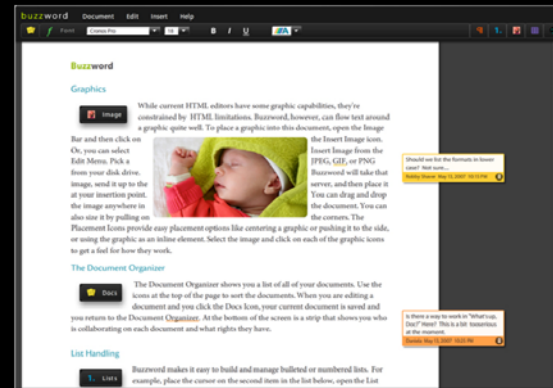
## Data visualization



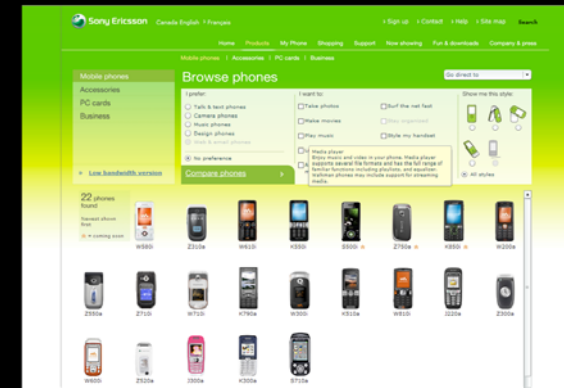
## Rich media applications



## Authoring applications



## Product selection





painting Search

**Search**

**Filters & Options**

- Auctions Only
- Buy It Now items
- Only from a specific seller
- Based on price range

[3 More...](#)

**Related Keywords**

<input checked="" type="checkbox"/> Painting	<input type="checkbox"/> Repro	<input type="checkbox"/> Oil
<input type="checkbox"/> Art	<input type="checkbox"/> The	<input type="checkbox"/> By
<input type="checkbox"/> 36	<input type="checkbox"/> Abstract	<input type="checkbox"/> Nude
<input type="checkbox"/> In	<input type="checkbox"/> Monet	<input type="checkbox"/> 48

[31 more...](#)

**Categories**

- Paintings (3909)
- Art (3909)
- Live Auctions (15)
- Art (9)


[7 more...](#)


Results (1 - 40 of 3909) Item # 320196386868

Sort By: Ending Soon


### Claude Monet Repro oil painting Water Lilies 1906


[Add To Watch](#)
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[Notes \(0\)](#)
[Reminders \(0\)](#)


- 


Van Gogh Repro Oil Painting  
\$9.99  
**29s**
- 

20X24\" data-bbox="45 510 110 585"/>

Claude Monet Repro oil painting  
\$49.99  
**8m 38s**
- 

Klimt THE KISS abstract painting  
\$199.95  
**9m 4s**
- 

Henri Matisse Repro Oil Painting  
\$9.99  
**13m 25s**
- 

ITALIAN VENETIAN CANAL  
\$99.99  
**14m 4s**
- 

Claude Monet Repro oil painting

Photo 1	Seller (0) echannelsale	Bids 0	Payment PayPal	Shipping \$33.99
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0 days  
0 hours  
08:37 minutes seconds  
 Remaining

**Buy It Now**

Buy it Now Price:	<b>\$49.99</b>
+ Shipping (see tab)	<b>\$33.99</b>
<b>= Total Price:</b>	<b>\$83.98</b>

1 2 3 4 5 ...98

## MORTGAGES [8]

Home purchase offset track	£1,054.71
85 for term of mortgage(B - With)	
Offset Fixed 85	£1,103.18
until 01.09.08	
Offset Fixed 85	£1,029.06
Offset fixed 85 until 01.09.07	
Offset Tracker 80	£1,052.38
until 01.09.08 (A - without)	
Offset Tracker 80	£1,027.45
until 01.09.08 (B - with)	
Offset Tracker 85 for the	£1,074.66

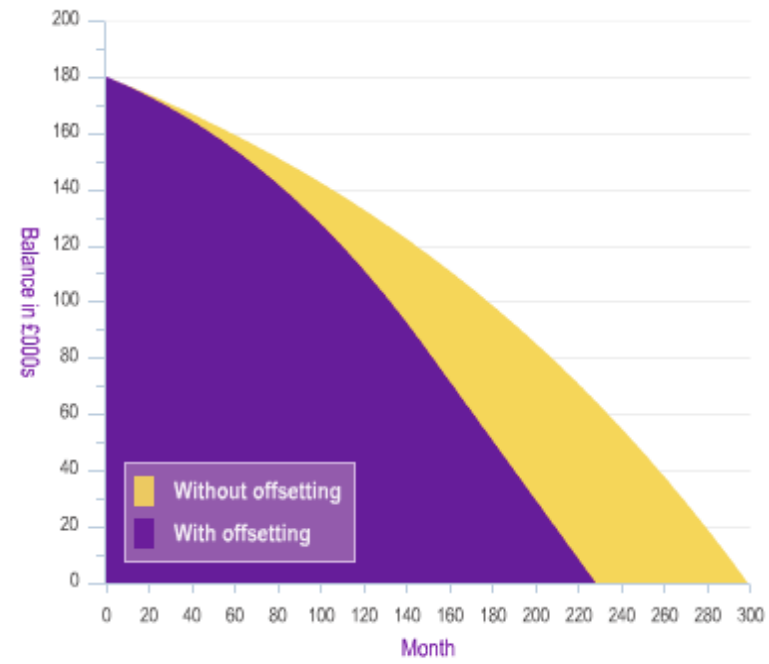
Sort by

This information does not contain all of the details you need to choose a mortgage. Make sure that you read the separate key facts illustration before you make a decision.  
Your home may be repossessed if you do not keep up repayments on your mortgage.

Selected mortgage ☰ 🏠

### Home purchase offset tracker

85 for term of mortgage(B - With)



## LOOK WHAT YOU'LL SAVE

Mortgage amount	£180,000.00
Term	25 years
Monthly payment	£1,054.71
Total payments	£241,688.55
Total interest	£61,089.55
<b>Interest saved</b>	<b>£74,793.92</b>
Interest not earned	£39,538.90
The overall cost for comparison is	<b>5.2% APR</b>
<b>Term reduction</b>	<b>5 years 10 months</b>

Assumptions

APPLY NOW

### YOUR MORTGAGE

VALUE OF PROPERTY

REPAYMENT METHOD

### YOUR SAVINGS

SAVINGS Initial amount

### YOUR MORTGAGE OVERPAYMENTS

REGULAR OVERPAYMENTS Each month

NOW... Any additional

# Information Technology (18%)

Composite Value: 4447.7  
 Today's Change: -0.15%

Sector	Buy Orders	Sell Orders
MSFT	361M sh 563M sh✓	949M sh 153M sh✓
SNDK	155M sh 1100M sh✓	240M sh 520M sh✓
ASML	1735M sh 250M sh✓	0M sh 0M sh✓
INTU	71M sh 450M sh✓	750M sh 230M sh✓
MCHP	675M sh 225M sh✓	209M sh 150M sh✓
INTC	94M sh 231M sh✓	322M sh 600M sh✓
CSCO	202M sh 160M sh✓	22M sh 700M sh✓
ADP	60M sh 540M sh✓	156M sh 250M sh✓
BRCM	577M sh 246M sh✓	0M sh 0M sh✓
ALTR	325M sh 125M sh✓	122M sh 100M sh✓
YHOO	231M sh 213M sh✓	221M sh 0M sh✓
MACR	200M sh 10M sh✓	10M sh 340M sh✓
CSC	55M sh 65M sh✓	106M sh 112M sh✓
EDS	0M sh 0M sh✓	202M sh 200M sh✓
IONA	253M sh 142M sh✓	0M sh 0M sh✓
QCOM	0M sh 356M sh✓	0M sh 0M sh✓
PLCM	49M sh 201M sh✓	0M sh 0M sh✓

**Intuit Inc**  
 ↓ 42.74 0.60 (1.42%)

Sectors	Market Activity	Alerts
All Sectors		
Information Technology	18%	
Industrials	17%	
Financials	13%	
Utilities	12%	
Consumer Discretionary	10%	
Telecommunication Svcs	8%	
Consumer Staples	5%	
Health Care	4%	
ETF	4%	
Energy	3%	
Materials	2%	
Media	2%	
Other	0%	

## MSFT Microsoft

Summary Quote

Order Details

**Buy**

Entry Time: 13:46:09	Status: Replaced
Open Qty: 80,000	App: OMS Block
Total Qty: 80,000	Capacity: Agency
Type: Limit	OrdPfx: 4.98
Dest: DOT	Owner/Trader: deb/deb



## YOUR HOME

Home's Zip Code:

Purchase Date: Jun 2000

Purchase Price: \$

Current Value: \$

## YOUR CURRENT LOAN

Loan Type: 30-year fixed

Loan Amount: \$

Interest Rate:

+ Add another loan...

## REFINANCE AMOUNT

\$

+ Consolidate debt into loan...

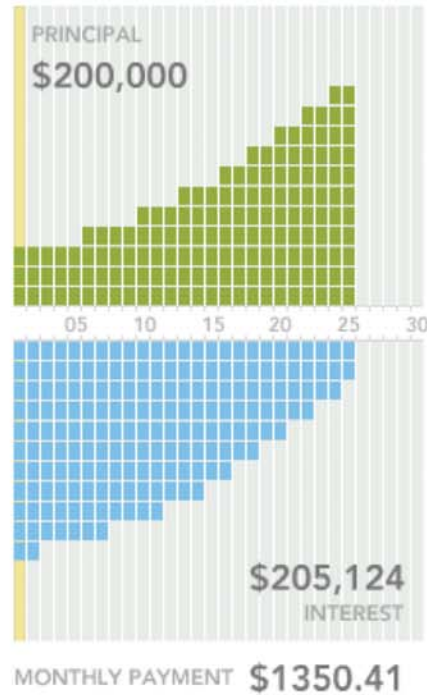
## Find your goal:

[More goals](#)

- I want the lowest monthly payments
- I want to pay the lowest amount of interest
- I want to pay off my loan quickly
- I want the safest loan in today's mortgage climate

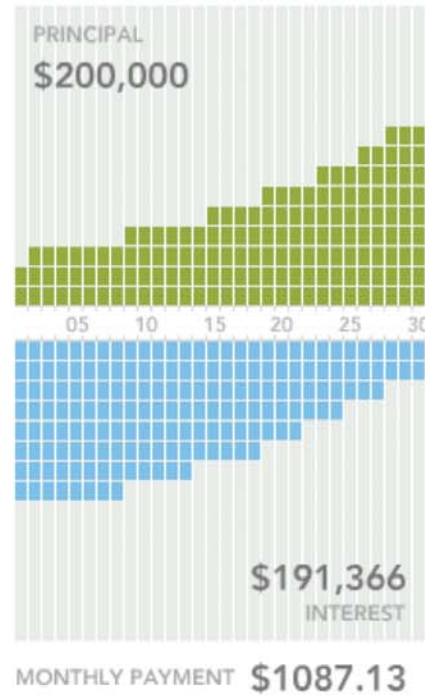
## CURRENT MORTGAGE

Loan Balance: \$200,000  
Interest Rate: 6.5%  
Remaining Term: 25 years



## 30 YEAR FIXED

Loan Amount: \$200,000  
Interest Rate: 5.11%  
Loan Term: 30 years

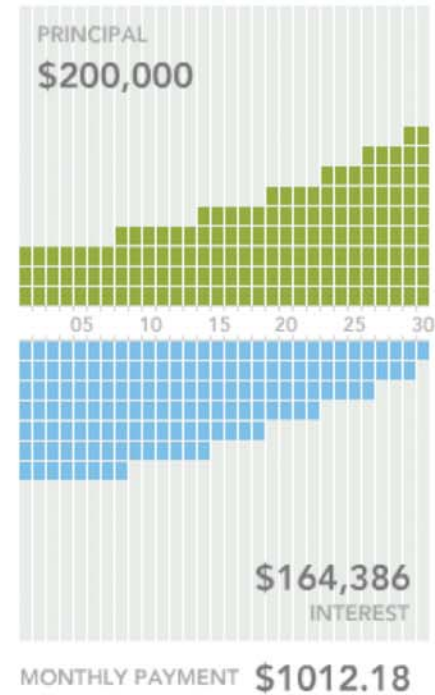


[Loan details](#)

[APPLY NOW](#)

## 5/1 ARM

Loan Amount: \$200,000  
Interest Rate: 4.49%  
Loan Term: 30 years



[Loan details](#)

[APPLY NOW](#)

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