# DISTRICT SAVINGS BANK LUDWIGSBURG ARCHIVES IN COLOR WITH PDF/A
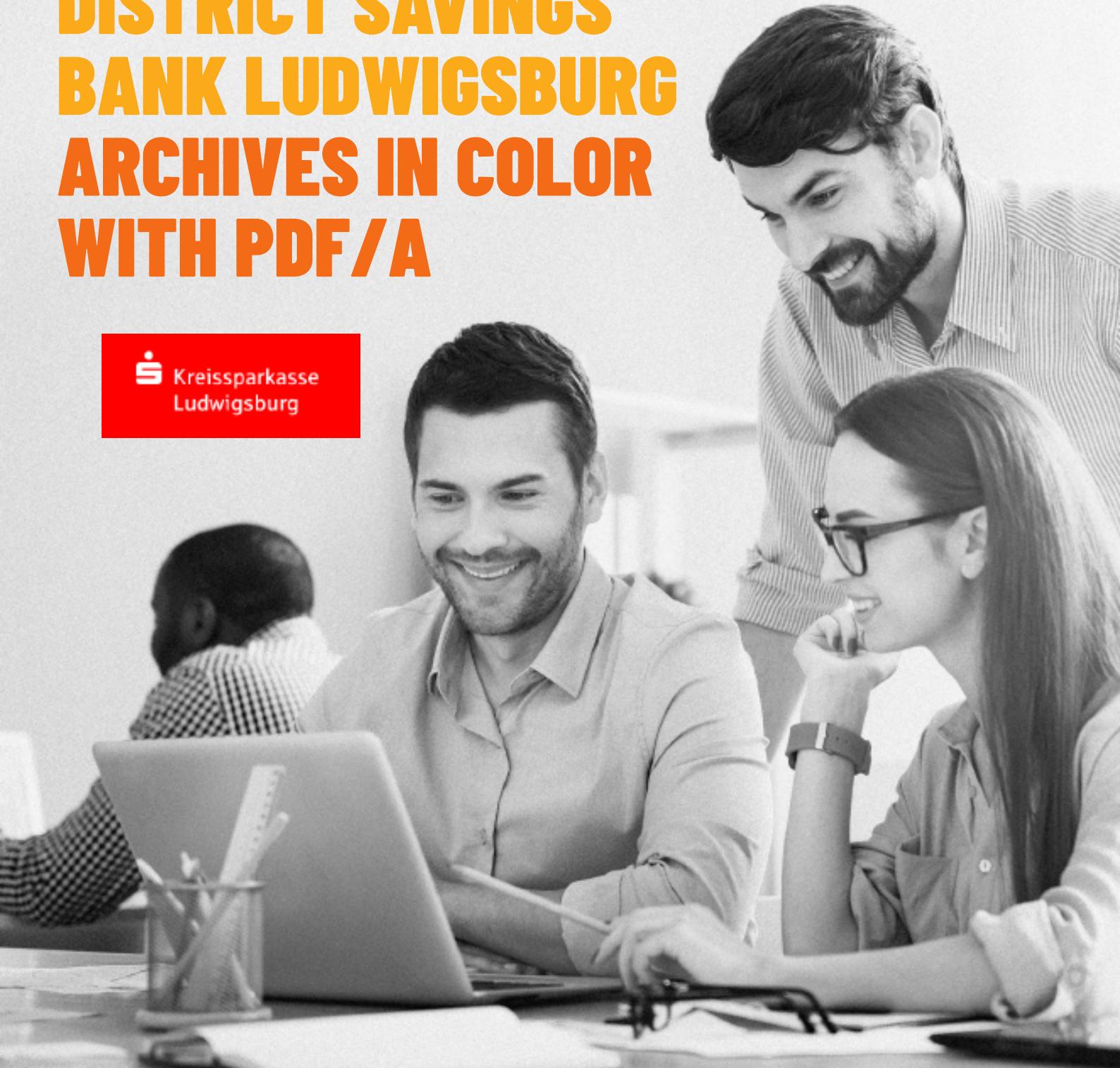
# SUCCESSFUL BANK FACES EVER-INCREASING PAPER STORAGE NEEDS

The bank in Ludwigsburg has enjoyed success in the financial industry, becoming Germany's second largest district savings bank. But along with the growth they've experienced has come challenges, not the least of which is the need to store massive amounts of paper documents.

Because financial institutions are obligated to keep a large part of their documents for years, the district savings bank's document volume increased continuously. The volume of papers in just the credit files of the department responsible for construction financing would stretch for over a mile if stacked one atop the other.

With enormous space requirements, cumbersome storage and difficulty accessing files slowing them down, the Ludwigsburg bank decided it was time to begin digitizing files and storing them electronically. The bank planned to have their legacy paper archive scanned by a service provider and process new incoming files internally. With that, the search for partners and technologies began.

## CHOOSING PARTNERS FOR PROCESSING

Finding the right service provider meant finding an organization that could meet their complex document scanning needs. Credit files consist of about 200 sheets of various documents such as correspondence, contracts with eye rivets, odd-sized drawings and title abstracts. What's more,  they use a lot of color and contain margin notes and marked passages of text.

**District savings bank Ludwigsburg takes paper documents digital**

With a balance sheet total in excess of nine billion euros, the one in Ludwigsburg is the second largest district savings bank of its kind in Germany.

Working closely with private customers, corporate clients and municipalities in the Ludwigsburg district has built them into an organization with nearly 770,000 customer accounts.

Despite their size and success, they had two interrelated challenges: massive amounts of color paper documents that needed to be stored more efficiently and that also depended on retaining color to communicate.

They decided it was time to take their documents digital. Foxit PDF Compressor is one of the solutions they standardized on.

The district savings bank Ludwigsburg chose the scanning services provider Condecco, who started with a test to scan 10 files and store them as TIFF and PDF/A. "When we compared the results, we decided quickly in favor of PDF/A," explained Martin Ott, IT coordinator in the service center of the bank in Ludwigsburg. That's because the PDF/A digital image could retain its original color instead of having to be reduced black and white.

## REDUCING STORAGE SPACE

PDF/A also uses less storage space than a TIFF file, requiring only 70% of the storage space in some cases. Finanz

Foxit

Informatik, the service provider that runs Germany's central archive for 400 savings banks including the district savings bank Ludwigsburg, has supported PDF/A as an archiving format since 2008, so the file format choice makes sense. And because Finanz Informatik uses storage space as the basis for its billing, small file sizes meant cost savings to the savings banks in the network.

In order to make the file sizes as small as possible, Condecco uses Foxit PDF Compressor. This easy-to-operate software for compressing PDF/A files ensures that documents remain true to the original and are legible for the long run. With it, they generate economical, compressed black and white or color documents small enough to be sent as e-mail attachments.

The team of the Ludwigsburg bank team also reviewed all the capture applications certified for the Finanz Informatik's central OSPlus archive, choosing the solution from Bechtle for the company's experience working on numerous projects for savings banks and their high-quality consulting.

## CAPTURING NEW CREDIT ACCOUNTS

The district savings bank also wanted to take advantage of the ISO standard PDF/A when digitizing new credit files. To make that happen, they chose Bechtle's capture solution, which includes a sheetfed scanner, a flatbed scanner and Foxit PDF Compressor.

Bechtle, an IT system vendor in Cologne, adapted the software's parameters to match the requirements of the Ludwigsburg bank so the document quality and size are exactly what's needed. That means that the highly compressed color PDF/A documents are no larger than comparable black and white TIFF G4 documents. "This way, we have the added value of color without greater archiving or network costs or even slower response times," said Ott.

Bechtle integrated PDF Compressor in its capture solution OSP Archive Link, enabling the savings bank to archive documents—which can have one or more black and white, color or grayscale pages—as PDF/A files in the OSPlus archive.

## NEXT STEP: FULL TEXT RETRIEVAL

Plans are in the works for the district savings bank Ludwigsburg to introduce full text retrieval using OCR, which is part of Foxit PDF Compressor. They also expect to digitize the files for corporate and other commercial customers because their document processing volume is just as large as the construction financing department.

"For our employees, this has already resulted in a change of habits," said Ott. "Now our colleagues consider PDF/A in color indispensable."