

## Ludwigsburg Savings Bank Archives in Color with PDF/A

**With a balance sheet total in excess of nine billion euros, the Kreissparkasse Ludwigsburg is the second largest savings bank of its kind in Germany. Account deposits of more than € 5.9 billion, an asset portfolio of € 4.3 billion and nearly 770,000 customer accounts are the result of working together with private customers, corporate clients and municipalities in the Ludwigsburg district. It is the first savings bank to archive all documents in color as PDF/A in the central OSPlus archive of Finanz Informatik GmbH.**



Financial institutions are obligated to keep a large part of their documents, such as applications, forms, contracts or expert reports, for years or even decades. The volume of documents increases continuously as a result. This was also the case for the Kreissparkasse Ludwigsburg. The volume of paper in just the credit files of the department responsible for construction financing extends for a whole two kilometers. The enormous space requirement, cumbersome storage and difficulty of access to the files were the main reasons for digitizing the credit files and storing them electronically. The legacy paper archive was to be scanned by a service provider and new incoming files were to be processed internally.

First the savings bank personnel responsible for the project issued an invitation to tender to find a service provider. The complexity of the credit files posed a particular challenge. They consist of about 200 sheets of various documents such as correspondence, contracts with eye rivets, odd-sized drawings and title abstracts. The documents generally use a lot of color and contain marginal notes and marked passages of text. The order was finally given to the scanning services provider condecco with whom the question of the archiving format was discussed. As a test, condecco scanned ten files and stored them as TIFF and PDF/A. "When we compared the results, the decision was made quickly for PDF/A," explained Martin Ott, IT coordinator in the service center of Kreissparkasse Ludwigsburg. In fact, the PDF/A digital image corresponded to the color original and was not reduced to a black and white copy. And it used less storage space than a TIFF file. In some cases, PDF/A files require only 70% of the storage space for TIFF files. Since Finanz Informatik uses storage space as the basis for

its billing, small file sizes are of great economic importance to the savings banks in the network. PDF/A has been supported by Finanz Informatik as an archiving format since the beginning of 2008. In order to make the file sizes as small as possible, condecco uses the LuraDocument Compressor from LuraTech Europe GmbH. 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. The products generate economical, compressed black and white or color documents small enough to be sent as e-mail attachments.

After reviewing all the capture applications certified for the OSPlus archive, the project team at the Kreissparkasse Ludwigsburg chose the solution from Bechtle. The decisive factor was its efficient document capture. The expertise developed by Bechtle in numerous projects for savings banks and the resultant competence in consulting also played a pivotal role.



The Kreissparkasse Ludwigsburg also wanted to take advantage of the ISO standard PDF/A when digitizing new credit files received. The capture solution from Bechtle included a sheetfed scanner (8120DC), a flatbed scanner (Truper 3200) and the LuraDocument PDF Compressor. Bechtle integrated the PDF Compressor in its capture solution OSP Archive Link. This enables the savings bank to archive its documents (which can have one or more black and white, color or grayscale pages) as PDF/A files in the central OSPlus archive of Finanz Informatik.

Bechtle, an IT system vendor in Cologne, adapted the software's parameters to match the requirements of the Kreissparkasse Ludwigsburg exactly so the document quality and size are exactly what's needed. 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, commenting on the benefits of the solution. In the next step the Kreissparkasse plans to introduce full text retrieval using OCR, which is part of the LuraDocument PDF Compressor. Another project is planned to digitize the files for corporate and other commercial customers. The volume of documents to process in those areas is just as large as in 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!"