

Sparkasse LeerWittmund in Lower Saxony leverages the advantages of the overhead scanner

Bound contracts integrated into the digital inbox



The results of early and systematic digitization of incoming mail in the financial sector are cost savings, more efficient business processes and a faster responsiveness, ultimately leading to better customer service. But what if a significant proportion of the contract documents to be scanned have eyelets or staples? The Sparkasse LeerWittmund has an impressive solution.

The groundwork for integrated digital processing was initiated internally several years ago. “Continuous optimization and investment in innovative technologies means we have been able to drastically reduce the amount of paper documents our staff handles on a day-to-day basis,” says Fokko Schwab, a member of the organization division.

In addition to the document scanners with single-sheet feed, overhead scanners – as they are called – are also used. The bound contracts are opened and placed onto the scanning surface and then scanned from above.

This method means that documents with staples, eyelets, clips and even the occasional seal can be processed. “This includes classic credit and building loan agreements as well as special financing agreements, for example, with shipowners. Leer is the second largest shipping company location in Germany after Hamburg,” explains Fokko Schwab. If the fastened documents were taken apart, they would lose much of their legal probative value in the event of a legal dispute.

State of the art

The Sparkasse LeerWittmund has been working with overhead scanners since 2012. But the available functionalities of the machines that were previously used soon reached their limits. “Interfering light sources and poor lighting often led to lower image results,” reports Fokko Schwab. The handling of the machines was also no longer state of the art.

The infrastructure of the overhead scanners was therefore replaced in mid-2016. The decision fell in favor of the Zeuschel zeta office scanning systems. These impressed with their performance, compact footprint and the innovative operating concept.

“We universally scan with a resolution of 300 dpi in color. Even in unfavorable lighting conditions – one of the two zeta office machines has to be operated near to a window due to space restrictions – the resulting image quality leaves nothing to be desired,” says Schwab.

The Zeuschel scanners are operated entirely via the touchscreen on the right-hand side of the machine. The user can achieve the desired result in a few, logically structured steps.

Placed on height-adjustable tables with generous counter space, the overhead scanners also fit perfectly into the overall concept of ergonomic workstations practiced by the Sparkasse LeerWittmund.

Seamless integration with the digital archive

The zeta office scanners are used at two different locations: the central inbox in Leer, which is outsourced to the Sparkasse subsidiary OSL (Ostfriesische Service Logistics GmbH), as well as in the Sparkasse main office in Wittmund, where the ‘archiving’ division is housed.

The submitted bound contract documents are digitized promptly. “They are immediately scanned after the daily mail delivery in the early hours of the morning and the digital copies are forwarded by web-mail to the appropriate recipient. The administrator has the documents in his mailbox no later than 10 a.m.,” explains Fokko Schwab. If necessary, the administrator can request the paper-based original document, this remains in the secured storage archive of the mail room under normal circumstances. The archiving department of the Sparkasse in Wittmund is just as quick at digitizing contract documents, which are personally delivered to the Sparkasse or are issued there.

Browser-based indexing of digital documents is performed by means of barcodes. Such indexing allows them to be assigned to existing processes and is the prerequisite for targeted filing in the Sparkasse’s own ECM system. The barcodes are already integrated into many of the Sparkasse LeerWittmund’s standard forms, if these do not exist, they are affixed before scanning takes place.

The Zeuschel scanner control software automatically reads the barcodes, then digitizes all the corresponding pages of the contract, creates a multi-page PDF file and finally files this onto a fixed network drive.

“The high adaptability of the zeta office control software combined with the active support of the Zeuschel consultants have greatly helped with seamlessly integrating the overhead scanners into our existing DMS system,” sums up Fokko Schwab.

Increased efficiency, improved customer service

He estimates that around 500 documents are scanned on each of the two zeta office systems every month. Since contracts typically consist of 10 to 30 individual pages, this results in a total monthly volume averaging 10,000 to 30,000 pages.

By using the Zeuschel scanners, Fokko Schwab sees a significant increase in efficiency, which not only benefits the Sparkasse LeerWittmund, but also the Sparkasse's customers. The scanners have been able to speed up processing procedures, improve access to information for inquiries and increase legal certainty for all parties. He can imagine other future areas of application for the Zeta office scanners. The Sparkasse LeerWittmund has a historical archive that is partially waiting to be digitized.

Sparkasse LeerWittmund

With a market share of 45 percent in the private customer segment, the Sparkasse LeerWittmund is the most important financial service provider in the East Frisian region. In addition to the two main offices in Leer and Wittmund, the Sparkasse operates around 40 branches and self-service facilities. The wide range of services extends from the first account to financing the purchase of your own four walls up to the appropriate retirement provision. With a balance sheet totaling more than 2.5 billion euros and a quarter of a million accounts, the Sparkasse is not just an important partner in the private customer segment, it is also a preferred partner of the regional economy. The Sparkasse LeerWittmund employs around 600 members of staff across all the different locations.

www.sparkasse-leerwittmund.de