Case study

Volksbank Lahr eG clears the way for cost-effective colour printing

Bank introduces HP multifunction PageWide printers with a variety of security features

Industry
Financial services

Objective
Introduce more colour printing to provide better customer service at lower cost

Approach
Entered into a research and tendering process with Managed Print Services providers to find the solution that best met business needs

IT matters
• Decreased expenditure on operation and maintenance by consolidating the printer fleet and by reducing from seven printer models to just three

• Increased uptime and reduced administration through automatic delivery of consumables

Business matters
• Reduced print cost by 20 per cent with central MFPs and PageWide printers

• Introduced better customer service and clearer documentation by providing only colour printouts

• Implemented comprehensive print security

• Cut annual electricity costs by using energy-saving HP PageWide printers

• Introduced decentralised scanning of documents in the branches by using HP MFPs which feature functionalities specific to Volksbank

Volksbank Lahr eG

"Although we are now using colour printers across the company and are printing in colour much more frequently, we have reduced expenditure on the printer fleet - hardware and consumables - by almost 20 per cent. We are also making savings on electricity costs by consolidating the fleet and using PageWide devices."

– Stephan Hezel, head of corporate development, Volksbank Lahr eG

More colour printing, lower costs

Volksbank Lahr eG places great emphasis on the quality of its customer service so it decided that all communications would be printed in full colour. To support this decision, it replaced all mono machines with HP Multifunction Printers (MFP) as part of a Managed Print Services contract with HP partner MODOX. The security and integrity of the bank's sensitive data was assured by pull printing as part of a comprehensive security concept designed by HP and MODOX.

Challenge

More colour printers for better customer service

Volksbank Lahr eG (Volksbank Lahr) sets itself apart from other banks with its strong, distinct regional roots and commitment to a variety of social issues. The cooperative bank, whose revenues totalled €2 billion in 2013, prides itself on its trusted customer relationships, sound advice and personal approach.

To improve customer service, the bank began an 'advice quality' project. One idea was to print all customer documents in colour rather than in black-and-white. Almost a quarter of the four million pages printed annually would be in colour when the previous figure had been just seven per cent. This meant that colour printers needed to be installed across the company.

As the Managed Print Services (MPS) contract with its previous provider expired during the project, Volksbank Lahr decided to completely redesign its printer fleet concept.

"If we had simply replaced each black-and-white printer with a colour printer, the costs would have skyrocketed at a time when the board wanted us to reduce print costs," says Stephan Hezel, head of corporate development at Volksbank Lahr.

It quickly became clear that the new concept would need to include fewer workspace printers and more centralised printers, so greater security would be required for printing sensitive data.

"As we process our customer data with central printers in our network, the printers are subject to the same security policies as our PCs. To adhere to these policies, we need to be able to manage the devices and network configuration centrally," says Hezel.

Installing a central printer in a corridor without security functionalities is simply not an option for banks. Hezel adds: "We always have to ensure that the integrity, availability, authenticity and confidentiality of the data is maintained, and we can only do that with a comprehensive security concept."

This means that employees can only collect their printouts at the printer once they have identified themselves, and therefore ensures that printouts are not left in places accessible to customers.

"It also means that the employees think more carefully about whether they actually need to print out a document. And we no longer run the risk of multiple documents printed by different employees getting mixed up in the output tray of the printer," states Hezel.

Solution

MPS contract with PageWide devices

Once it had defined its specifications, Volksbank Lahr began a research and tendering process with Managed Print Services providers. Ultimately, only two manufacturers whose devices are certified by Fiducia IT AG, a central service provider for the Volksbank and Raiffeisenbank banks, were considered. The team at Volksbank Lahr decided that the concept from the HP partner MODOX – Modern Documents GmbH was the best one for their needs.

"Following a number of meetings, we were sure that HP and MODOX were very competent partners that could offer us a well-engineered IT security concept. With these companies on our side, we are well-prepared to meet the ever-increasing demands on our IT security," says Hezel.

Hezel and the head of EDP at Volksbank Lahr met with representatives from MODOX at the HP DemoCenter in Böblingen to select the printers for the project. The group quickly decided to use mostly modern HP PageWide Enterprise devices.

"The mechanical wear on the HP PageWide Enterprise printer is much lower than colour laser devices as the print head is the width of the page, meaning only the paper moves. The energy costs are also much lower than for laser printers as they do not have a heater," explains Daniel Atamaniuk, head of EDP Technology. "This all amounts to lower expenditure on devices, ink, electricity and maintenance."

It was also important for Volksbank Lahr to use inks that do not smudge and that are certified for print permanence. Together with MODOX, the bank decided to reduce the number of different printer models from its previous seven to just three in order to further reduce maintenance costs in EDP. MODOX provided Volksbank Lahr with a test model for each of the three printers, preinstalled with a pull printing solution and authentication feature. The devices and the data in the network were also protected against unauthorised access with an HP security solution.

"We were very impressed with how quickly MODOX were able to implement the solution into the environment prescribed by Fiducia, so that the printers could really run well," remembers Hezel.

The devices were tested extensively under real conditions in one of the branches and the building management and internal credit departments, and all gave the green light for the rollout with just a few fine adjustments. For example, A3 devices were ordered for departments that need to copy documents such as books.

"It was important to us to involve all of the departments in the conversion right from the start so that we could ensure that any resistance to replacing the workspace printers was dissipated at an early stage," says Hezel. "We openly communicated the benefits of the new concept, so the overwhelming majority of our employees were happy with the move to central multifunction printers."

Benefits

Increased colour print at lower cost
The number of devices at Volksbank Lahr has been reduced from around 250 to 100. However, the number of colour printers rose from 12 to 77.

"Although we are now using colour printers across the company and are printing in colour much more frequently, we have reduced expenditure on the printer fleet – hardware and consumables – by almost 20 per cent," says Hezel. "We are also making savings on electricity costs by consolidating the fleet and using PageWide devices."

Another bonus is that Volksbank Lahr no longer has to worry about maintaining the devices or ensuring that consumables are delivered on time as these tasks are now carried out by MODOX under the terms of the MPS contract.

Customer solution at a glance

Hardware
- HP Officejet Enterprise Color Flow MFP X585z printer + paper tray + printer stand
- HP Color LaserJet Enterprise Flow MFP M880z + stapler/stacker
- HP LaserJet Enterprise 600 M602dn
- HP LaserJet Enterprise 600 M602x

Software
- Policy-based HP security solution
- Pull Printing Solution

HP services
- HP Partner Managed Print Services

About MODOX
MODOX – Modern Documents GmbH is headquartered in Achern-Gamshurst and is a 100 per cent subsidiary of LEITWERK AG. The company is a service provider in the Managed Print Services field. The aim: To make structures, services and processes substantially simpler and able to be managed with significantly fewer resources. Individual service level agreements and a dedicated team with 160 printer, copier and network technicians on-site and a customer service desk with 50 employees ensure customers have secure assistance whenever they need it, so their systems are always in perfect condition.

In order to make the pull printing solution user-friendly, Volksbank Lahr chose to introduce chip dongles. Some employees already had the chips for opening internal doors. Now all of the employees have their own chips that allow them to authenticate themselves at any of the multifunction printers in the network and therefore collect their printouts securely.

The employees also need to authenticate themselves in order to scan in documents and store them in the bank's central online archive.

"This means that we can now track which employee stored which documents in the archive - meaning that we fulfil this regulatory requirement," says Hezel.

To ensure that Volksbank Lahr fulfils all of the applicable legal and bank-specific requirements, the bank worked with MODOX to define the required technical, organisational and user-related policies. The technical requirements were met by introducing a policy-based HP security solution. This monitors all of the security settings and resets the system to a secure status if there are any deviations.

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"With the policy-based security solution from HP, we ensure that our employees cannot - intentionally or otherwise - make permanent changes to the settings on the multifunction printers," adds Hezel.

This solution from HP made it relatively easy for Volksbank Lahr to introduce its security policies without requiring a large amount of expertise. All of the multifunction printers are configured identically from a central point using the software, and the IT department can monitor the system to ensure that the policies are adhered to in real-time.

Further efficiency increases with decentralised scanning
The Enterprise Flow devices from HP will enable Volksbank Lahr to make further efficiency increases in the next stage of the project. The bank plans to introduce decentralised scanning of documents in all 37 of its branches in the next year so that all incoming documents are quickly stored in the central archive for digital processing. This means that couriers will no longer be needed to transport documents from the branches to the headquarters, saving both time and money. Fiducia has granted the HP devices the appropriate certification.

Hezel is in no doubt: "With the HP Enterprise Flow multifunction devices and authentication solution, we have paved the way for decentralised scanning of documents and therefore even greater efficiency increases and higher quality advice for our customers."

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The HP products highlighted in this case study are HP OfficeJet Pro X and HP OfficeJet Enterprise X using HP PageWide technology. All references to the HP OfficeJet Pro X, HP OfficeJet Enterprise X and inkjet in this case study have been replaced by their current HP PageWide brand name: HP PageWide Pro, HP PageWide Enterprise and HP PageWide. The change of brand name does not affect the results of the case study.

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