

# Banque Accord Reduces File Transmission Time by 86 Percent

## Overview:

Banque Accord is an international banking institution based near Lille, France. A wholly-owned subsidiary of the Auchan group, Banque Accord boasts more than 3.5 million retail customers in Europe. The bank specializes in financial products and services, payment technology, and customer relations management for its partner stores which include Auchan supermarkets, Saint Maclou, Atac, Nocibé, Histoire d'Or, Grand Optical, Pimkie, Leroy Merlin, Norauto, Trésor, Kiabi, Générale d'Optique, Marc Orian, Alinéa, and the French Post Office.

## Goals:

Banque Accord offers simple, innovative, low-cost products and services that streamline the consumer banking experience—including savings accounts; financing opportunities; and home, auto, health and life insurance. It also promotes greater profitability for its retail partners by providing branded charge cards, payment terminals for point-of-sale transactions, and customer relations management via telephone, email, Internet, and standard mail campaigns.

## Challenges:

In order to improve its system, Bank Accord's IT department launched a study in July 2003 aimed at reducing the time it takes to transfer files to its partner stores. Stéphane Bernable, a systems engineer, explained that, even on a 128K ISDN connection, "we were spending an average of 30 hours each month for each partner, sending approximately 3 GB of information."

## Solution:

Banque Accord's IT department created an exhaustive list of requirements to evaluate possible data compression solutions. "The tests consisted of evaluating each product's rate of compression, the time taken to compress the data, a comparison of transmission time, the use of resources required for compression, character translations, and finally, the ability to decompress the data on all available systems (UNIX, Windows, iSeries, zSeries). This final criterion was extremely important for Banque Accord, as the bank's partners use different operating systems," Mr. Bernable said.

After extensive testing, Banque Accord chose PKZIP because out of all the compression products they tested, it was the most efficient and reliable. Banque Accord also was impressed by PKZIP's ease-of-use, and the outstanding responsiveness of the technical support team.

Using PKZIP, Banque Accord has achieved compression rates of 96 percent for its data, reducing transmission time by almost 86 percent. Mr Bernable states that, "since January 2004, files compressed with PKZIP are transferred to our partners in five hours rather than thirty, without any changes to our systems." As well as having the advantage of being the most efficient product for data transfer, the time savings has improved Banque Accord's entire bank statement processing system: the faster stores receive the files, the quicker they can be printed out and sent to customers.

**"Files compressed with PKZIP are transferred to our partners in five hours rather than thirty, without any changes to our systems!"**

— Stéphane Bernable, systems engineer



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