

# ACCESSIBLE STUDENT LOANS

A State Loan Agency Achieves Compliance and Automates the Production of Accessible Communications.

## BACKGROUND

In October of 2014, the National Federation of the Blind reached a ground-breaking agreement with the U.S. Department of Education (DOE) regarding document accessibility. With this settlement, student loan servicing companies contracted by the DOE must make all communications, including forms, websites, and other documents that are part of the DOE's Direct Loan program, accessible to blind, partially sighted or those clients with cognitive disabilities. To be in compliance, loan servicing companies must provide their communications in an alternate format, including Accessible PDF, voiceover, and additional popular alternate formats such as Braille, Large Print and others.

## The Challenge

A state student loan agency is responsible for delivering electronic student loan communications. They receive print files and have no access to the content creation system or composition tool. In order to meet the DOE's accessibility requirements, thousands of statements needed to be converted on a regular basis, and in a timely and efficient fashion into Accessible PDF.

## The Solution

The agency contacted Crawford Technologies to look into a solution that would automate the conversion and transformation of its statement files into Accessible PDF. The agency was well versed in using transforms had the ability to convert files from PCL to PDF for ePresentment on-line. With the new requirement to convert their existing PCL files into Accessible PDF, they needed a high-speed conversion solution for high-volume mission critical documents.

***“It goes without saying that the inability of blind people to acquire timely information about their student loans and interact with their loan servicers can result in serious financial consequences. Timely and independent access to student loan websites, forms, and documents is therefore imperative, not a matter of mere convenience.”***

*Mark Riccobono, President of the National Federation of the Blind*

## At a Glance

### Objective:

A state student loan agency needed to create Accessible PDFs in order to be in compliance with current regulations.

### Challenge:

- They received PCL print files with no hierarchical structure, written in EBCDIC, and had no access to the content creation or composition tools.
- Thousands of statements needed to be converted on a regular basis.

### Solution:

- CrawfordTech's AccessibilityNow Transactional was implemented to convert PCL files to Accessible PDF for online ePresentment.
- AccessibilityNow Designer was used for easy tagging of documents to define read order and ensure effective navigation.

### Results:

- Accessible documents are automatically created at high speeds – up to thousands of pages per second.



Crawford Technologies worked with the agency to test and assess their PCL files. We were able to take their supplied PCL files, induct them, tag them and produce an Accessible PDF to PDF/UA. After demonstrating our capabilities, participating in an open competitive bid process, and meeting their server build, security, hardware and software requirements, the agency was able to implement this new transformation into their existing workflow, allowing them to create Accessible PDF documents for ePresentation or electronic delivery over the web.

The state agency's trained team is now able to utilize Crawford Technologies' AccessibilityNow Designer solution to tag documents by read order, set up key headers, paragraphs and tables, and tag images to be easily navigable when using an assistive technology. Archived PDFs can be converted as they are pulled out of an archive or they can be converted in batch and stored into the archive. All documents are sent to the portal for archival, but only opted in recipients get notification of new correspondence. Anyone who opts in at a later date can view old correspondence online in accessible format.

These Accessible PDF files allow clients who utilize assistive technologies such as JAWs, screen readers, refreshable braille displays, and computers with accessibility features enabled to easily navigate content through the use of tags that are embedded into the PDF file during the transformation process.

## Results

Content with personal and private information is now easily accessible. This means that blind and partially sighted individuals, or those with cognitive disabilities will no longer rely on another person to read or review these communications. Accessible documents are created at hundreds to thousands of pages per second, allowing the agency to take structured system output files and make them accessible quickly and seamlessly.

*“One big gain we have achieved is that we do not need a technically skilled developer to make code changes in our pipeline to make alterations to letters. Other solutions we considered would have required software developers to maintain some sort of configuration to work with an internally developed system. This is significant to us because it frees up our development staff to work on new projects.”*

*IT Development Manager*

## CrawfordTech Solutions

Crawford Technologies develops software and solutions to help enterprises optimize and improve the secure and accessible delivery, storage and presentation of their customer communications.

With over 1,800 customers on six continents, Crawfordtech solutions and know-how enable the largest banks, insurers, healthcare providers, utilities and print services companies to use their existing technologies, documents and data in new ways. We help them navigate the challenges in leveraging legacy applications in the platforms and applications of the future.

CrawfordTech's products, services and domain expertise reside at the nexus of content, data, and output management and are essential components of our customers' digital transformation, output management and document accessibility strategies.