



Financial service provider

HypoVereinsbank

Document creation on
different platforms, fully
and semi-automatic and
individual

M/TEXT Mainframe

M/TEXT PC

M/TEXT WorkBench

M/AFP

M/LINK

HypoVereinsbank



“Reaching people throughout Europe:
that is the task of our customer communication”

How the HypoVereinsbank uses M/TEXT, the high-performance text system
from kühn & weyh, to organize its customer correspondence, thereby creating
the basis for its competitive success in Europe.

“Writing leaves a lasting impression...”



HypoVereinsbank has been using M/TEXT as its main text system since 1993. Today, it is used by more than 2,000 employees to deal with around 40% of all online local printing. The rest is produced in batch mode, and released and dispatched in the central print center in Munich. A post-age optimization and dispatch system ensures cost-effective delivery. Printer output is provided by high-performance printers from the company Océ. The HVB subsidiary, VVB - the Vereinsbank Victoria Bauspar AG - also uses M/TEXT for creating documents.

A bank with ambitious growth targets and marked customer orientation knows just how important top quality correspondence is in establishing trust and customer loyalty. All business documents must speak to the customer individually at the same time as bearing the unmistakable Corporate Design. That means about a million pages a month.

“Four million private customers and 15 million many-paged documents with business related content represent quite a challenge for the text system. The highest demands in functionality, quality and cost effectiveness have to be met.”

- **Master data: capital which works**

Customer master data is available as quick as a flash. When writing individual documents on the PC, M/TEXT collects the data from the mainframe directly onto the actual screen. In batch mode, as in the case of mailings, the user selects only the recipients while M/TEXT and an access program automatically take care of the rest.

- **Individual documents “at the press of a button”**

M/TEXT templates and scripts control in detail all aspects of form and content: choice of text and form, coupon printing, signatures or graphic functions, such as individual depot development in the form of tables or (color) graphics etc.

- **Large amounts – high performance**

In the case of very large volumes of applications M/TEXT can be operated synchronously. For example, if 100,000 letters in “simple” operation require 100 minutes, then in quadruple synchronous operation they would only need 25 minutes.

- **Postage optimization = cash**

Up to 17% of all dispatch expenses are saved with the postage optimization and dispatch system. M/TEXT delivers the necessary control codes: attachments, type of delivery, labelling etc.

- **Time-to-market**

Market requirements change and new products have to be brought onto the market quickly. The graphic development tool helps the M/TEXT administrators to develop, test and put into production the necessary templates, forms and scripts etc. efficiently and safely.

“Communication generates trust”

Some documents write and send themselves.

● Fully automatic

In document production, automation means rationalization, efficiency and freedom. For example, “interest adjustment notification” is started periodically by a batch program and produced fully automatically. A pre-program provides the data with which M/TEXT produces finished documents. These then enter mail processing ready for dispatch.

“However, it is crucial that with the same system we are also able to cover applications which allow for only limited automation because they require the specialist knowledge of our employees.”


● Semi-automatic

Direct mailings and letters produced in bulk are organized by the specialist department themselves. The employee creates a letter template on the PC and specifies the address. Before sending the assignment to production on the mainframe, he checks the layout in a test print or, as in the case of the VVB, directly on his PC in the AFP viewer, which M/TEXT calls up with the original print data.

● Individual

For individual letters, customer account cards, amortization schedules etc. the M/TEXT Editor provides comfortable customized interfaces. Comprehensive dialogs guide the user carefully through the application, and account and customer data appear online from the central master database. Input assistance, logic and spell checker etc. make daily work that much easier.

“Only with a multi-platform system like M/TEXT are we able to create applications with the required functional division into the high-performance mainframe and the individual PC. The unified text system with the same application code saves us numerous interfaces and guarantees identical output on every platform. And of course it also saves a considerable amount in terms of maintenance, training and further development.”



The HypoVereinsbank came into being through the merger of the Bayerischer Vereinsbank and the Bayerischer Hypotheken- und Wechsel Bank in 1998, and is now one of the largest banking groups in Europe. This was followed in 2005 by the merger with the second largest bank in Italy, the UniCredit. HVB customers now have access to one of the most extensive networks of branches in Germany, Italy and Austria – including 11,000 free ATM's. With their motto “Growing with Europe”, the group follows a future-oriented European growth strategy. This already includes the largest foreign banking network in Central and Eastern Europe.

“Growing with Europe”

“With M/TEXT, we have created for ourselves a strong basis for correspondence and customer service:”

- **Quality**

M/TEXT creates documents of the highest standard in terms of personalization, content, layout and cost-effectiveness.

- **Investment protection**

Since its introduction in 1993, it has been possible to meet all company demands, such as shared applications, modern platforms and increased print volumes etc. on the basis of the same M/TEXT application architecture. Almost no other text system is as flexible or so consistently upwardly compatible.

- **Operational security**

Performance potential can be flexibly adapted to the requirements; a high degree of automation makes processes more efficient and secure.

- **Multi-platform ability**

For a group with a heterogeneous infrastructure, the integration of existing but also future oriented platforms is absolutely crucial. M/TEXT is at home in all of these worlds, from Mainframe to Unix and Windows, right up to Client/Server or web architectures.

- **Service - Time-to-market**

With M/TEXT, we can offer individual customer service that is a leader in the market. Short development times and a high level of flexibility constantly guarantee the necessary closeness to the market.

- **Cost-effectiveness**

Postage optimization and dispatch control with M/TEXT saves hard cash. The consistent text system represents value for money in terms of training and maintenance and offers a variety of possibilities for integration, for example with SAP via a certified text interface.



“With functions such as

multi-lingual spell checker and hyphenation,
multi-lingual menu navigation,
client/server architecture, web - connection and
color support

M/TEXT fits perfectly into our concept of a European bank. For business documents are bearers and representatives of our growth strategy, they convey our competence and create identity within plurality.”

Office - management by kühn & weyh

For over 25 years kühn & weyh has been developing and implementing IT solutions for the support of office management.

Text and document management, workflow-supported case editing, output management and archiving – the modular SERIE M/ covers the entire life cycle of business documents. All modules are coordinated with one another but can also be used individually. 20 percent of Germany's most successful companies from the field of finance and insurance* employ modules of the SERIE M/.

*Source: Hoppenstedt

Find out more about M/TEXT, the SERIE M/ and kühn & weyh

by internet: www.kwsoft.de
by e-mail: info@kwsoft.de
by fax: +49 (0)761/ 88 52-666
by telephone: +49 (0)761/ 88 52-0

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