

Good customer communication stays on the move

Serie M/ offers the necessary flexibility in document creation and output

Background

Project "M" introduced the Serie M/ for document creation and output management at BHW in 2004. It replaced three legacy systems for word processing (mainframe, server and PC) and was installed on a newly built server architecture, running on Solaris at the time. Standardized interfaces were used to connect the document processing systems – e.g. the printing and packaging center, the electronic archive and, most importantly, SAP. The SAP interface allows clerks to view the print data supplied by the ERP system as finished documents in the M/TEXT WYSIWYG editor before releasing them for background processing and subsequent dispatch. Previously, a test print was required for this.

With the creation of the „BHW BriefCenter“, the company implemented a user interface that was groundbreaking at the time: a self-explanatory enterprise portal for drafting customer correspondence online, which guides through the whole document selection and composition process. Developed in Java and based on the text and form templates created in M/TEXT, the portal provided a welcome relief for users, who were now able to easily navigate the many variants of customer communication.

A productive system in transition

As it turned out, this provided a future-proof basis for a modern mode of operation, but also for the continued development of a sophisticated customer communication system. In the following years, the main focus was on taking advantage of the system's adaptability and expandability, in order to handle organizational changes (e.g. the change of the company name) as well as newly emerging technical requirements.

In addition, there are obligatory adaptations to the infrastructure (e.g. switching to Linux, updating databases, Java, virtual workspaces) as well as Serie M/ release updates. Here, the Serie M/ had a clear edge in terms of compatibility, so the migration processes were easy to plan and upward compatibility of the system could be maintained to a high degree.

As a result, the interfaces to external systems and functions such as statistics, archives, job control, etc. remained essentially the same, and the system's own script language only had to be extended and improved for upward compatibility.

The Company

BHW Bausparkasse AG is one of the largest private home loan banks in Germany. It was founded in Berlin in 1928 as a home loan bank for German civil servants and is now headquartered in Hameln. In 2006, BHW was transferred to the Postbank Group. Postbank, in turn, is a subsidiary of Deutsche Bank.

Today, BHW has around 400 employees who serve some 2.5 million customers with 3.2 million home loan contracts and manage customer loans of around €30 billion (as of 2016).

Output ⇌ Input ⇌ Output ⇌

As part of the premium allocation process for mortgage financing, customers receive forms that they fill out and return to BHW. Naturally, sometimes information is missing or inconsistent. Detecting the incorrect forms and identifying the deficiencies is now the task of the Input Management System and the associated document recognition system. The data is then transferred to M/TEXT CS, which uses it to generate a suitable response letter that precisely points out the inconsistencies and, if necessary, references the attached incorrect form. Output (form sent to customer) becomes input (form returned by customer), which in turn generates new output and so on – an iterative process that runs fully automatically and does not tie up any human resources.

WoKRi—a case for professionals

In March 2016, the Residential Real Estate Credit Directive (WoKRi) was enacted, aiming to better protect customers from excess debt and property loss. For BHW, this meant a significant increase in the cost of consulting and documentation. Its IT department was tasked with implementing the new requirements in an efficient and economical way. This was a demanding task especially with regards to the document creation process, because the selection and sequence of the required text modules cannot be preconfigured, but must be chosen individually on a per-case basis. In the case of multi-page tables with breaks, this is also a complex layouting challenge. But it was exactly the right challenge for a dedicated project team that was able to solve the task elegantly with the help of the Serie M/, whose script language allows for logical conditions and the configuration of text blocks down to the smallest unit.

myBHW – an accessible customer portal

Having a customer portal on the company website has proven many times to be an ideal gateway for digital communication. Numerous BHW customers have already registered with “myBHW” so they can access their annual account statements and other electronically stored documents. One of the portal’s key features is making the documents available in the accessible PDF/UA format. This provides easy access for handicapped customers, e.g. by using assistive technologies such as screen readers – a service that we recommend to be imitated. For users of the Serie M/, this feature is already included in the functionality of the PDF renderer. Once the metadata markup has been set up in the system, the formatter automatically outputs documents in the PDF/UA format.

Attachment: copy of contract

Insurance clerks frequently need to attach important documents from electronic files or the archive. As of Serie M/ Release 6.4, the M/TEXT CS Editor included the standard function “Add attachments.” This function was implemented in the BHW BriefCenter as part of the migration process, so that clerks could easily add documents from the archive or a customer’s file to their current document. These attachments (in PDF or graphics format) are automatically marked as

DUPLICATE

Conclusion

By deciding in favor of the Serie M/ in 2004, BHW was able to perfectly meet its IT requirements at the time. After more than 10 years of successful customer communication management with the Serie M/, it is evident that this decision also laid the foundation for future developments. For one, thanks to the flexibility and openness of the system, it is possible to quickly react to market developments by implementing new features. On top of that, BHW immediately benefits from the continued technological development of the Serie M/ thanks to software updates provided by kwsoft® – a successful concept that has not only proven itself in the past, but also shows the way into the future.



Investment security

“All software changeovers – whether they concerned the infrastructure, the systems or the product migrations themselves – with regards to the Serie M/, they ran smoothly and did not require any unforeseen measures. It was particularly pleasing that the product updates were stable from the start and in some cases performance improved ‘all by itself’ – without additional efforts.”

Marko Gräbe,
Project Manager BHW

myBHW

Sicherheit PostBox
Willkommen bei myBHW!



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