



Financial institutions are under strong pressure from the economy. They must save on costs, work more efficiently and at the same time deliver a professional appearance.

VivaIP helps you and your colleagues to achieve this goal.

Application possibilities for VivaIP in the financial world

With constantly rising costs and sinking margins, suppliers of financial services world-wide must act faster and be more flexible. What should one then do, when you have to save on costs, present a professional front and at the same time work efficiently?

VivaIP, the technology platform for fast and fully automatic creation of all documents, helps financial institutions to reduce their costs, to act quickly, to become independent of service providers and increase their data security.

Reduce costs - but how?

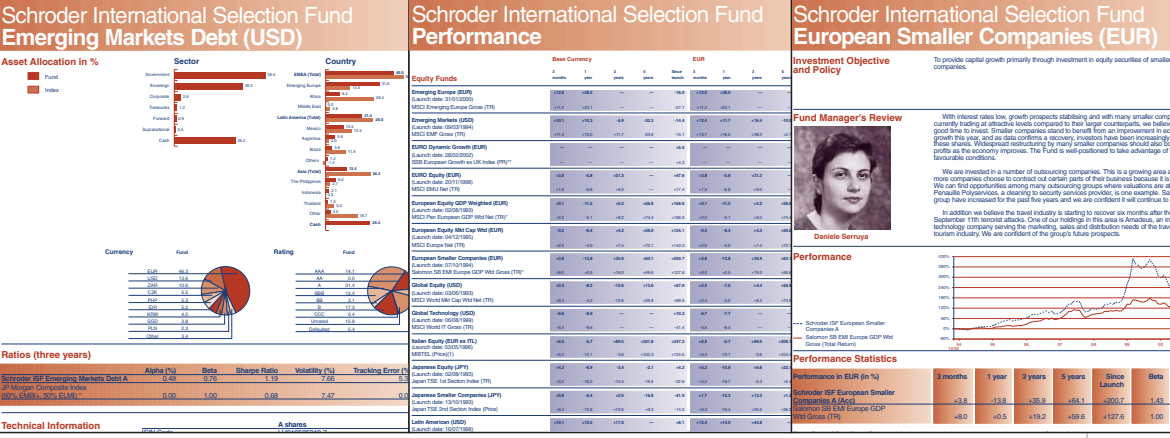
According to Arnd Thorn, Managing Director of the Commerzbank subsidiary ADIG, »the wind is blowing from the front«. He is not the only financial service provider who is concerned. The Munich institution »Finanz-Research« reports increasing annual costs in this area. The reason is quickly identified: »Anyone who wants to work to current international standards«, says Horst Zirener, Director of the Sparkasse Fund company Deka, »cannot avoid excessive outlays for fund management, information technology and controlling.«

Creating complex documents such as company reports or fund reports with tables, graphs or charts, involves much time and work as well as a high cost factor. Generally this task is performed by agencies or service bureaus. To reduce costs, the internal and external workflows must be accelerated intensively and possible investments must be minimised.

The solution with VivaIP

VivaIP not only saves organisational costs, but also from day one reduces the costs of document production, as VivaIP can also be leased. In this case invoicing is done on the basis of the data produced.

VivaIP is the only system world-wide that is capable of producing complex documents fully automatically in real time. Thus long delays have become a thing of the past. The employee or Fund Manager receives the results within a few seconds or minutes. Therefore a document can generally be produced much more cheaply, since with VivaIP all the manual tasks are completely removed



At Schroders the Fund Managers produce all their documents in seven languages without prior knowledge in a few minutes. Despite the complex and interesting designs, Schroders saves on costs with VivaIP and wins time as well as security.

Time is money

Financial services must be delivered quickly and above all must remain current. When a fund investment company supplies its figures compiled for the monthly reports to an agency, so that from them accurate documents with graphs and charts can be created, this reveals many problems.

In such a workflow much too much time for the checking and control of the documents is lost, not to mention potential sources for errors. Therefore many financial service providers have considered creating these documents themselves. These plans were however mostly shelved due to the enormous workload and costs involved.

New ways with VivaIP

In co-operation with the international fund investment bank »Schroders Investment«, VIVA has developed an application scenario with which Schroders achieve their goals regarding cost-saving, time-saving and maximum security.

With VivaIP the documents are no longer produced by an agency but by an employee or even by the Fund Manager. This is easily achieved without any prior knowledge of graphics programs or technical requirements for the printing of color documents. No training at all is required.

Summary of all benefits

- VivaIP offers significant advantages especially for financial service providers:
- Neutral investment through renting/leasing
 - Cost-saving through fully automatic document production
 - Independence from service providers and increased data security through internal production
 - Time-saving through internal production
 - Increase in efficiency through real time document creation
 - Immediate application without training

If you want to learn more about the VivaIP technology and its individual application possibilities in the financial world, just call us – we are happy to advise you - or take a look in the Internet under www.vivasoftware.com.

Dealer:

Viva Software GmbH
 Züchner Str. 6-8
 56070 Koblenz
 Germany
 Tel: +49 261 88426-60
 Fax: +49 261 88426-66
 Internet: www.vivasoftware.com
 Email: hannon@viva.de