



# How Messagepoint enabled Covius to maximize speed, efficiency, and accuracy in mortgage communications





## BACKGROUND

For over 25 years, Covius has been a trusted provider of technology, insights, and solutions to financial services organizations. As one of the largest print service providers to the mortgage industry, Covius manages the production and delivery of tens of millions of letters, statements, notices, and forms each year on behalf of both mortgage servicers and originators. Covius must ensure these communications align with client requirements and comply with increasingly complex state and federal regulations.

Dario D'Urso, SVP Product Strategy, joined Covius in 2023, bringing over 25 years of experience in customer communications management. It quickly became clear to him that Covius's existing approach to managing communications was highly inefficient and placed unnecessary strain on his team's resources. He decided to modernize their systems to improve efficiency and scalability across Covius's operations.





## CHALLENGE

### **Outdated, disparate systems created inefficiencies in key business processes**

The systems and processes Covius relied on hindered its ability to respond quickly and accurately to client demands and regulatory deadlines. It took an average of 8-12 weeks to turn around changes using their existing approach. Several core issues contributed to this inefficiency:

#### **Siloed platforms and disparate processes**

Covius was managing communications across three versions of a legacy CCM system. Significant resources were dedicated to maintaining this ecosystem, and because each version required a distinct content management workflow, documenting and standardizing their change process was nearly impossible. Without a unified system, Covius had limited visibility and control over its communications library. Content changes were difficult to track, with a fragmented audit trail that made it challenging to identify what had been updated and by whom.

#### **High development burden for updates**

In the prior system, even simple communication updates required significant upstream configuration and template coding by costly technical resources, meaning updates could take multiple months to complete. This severely limited Covius's ability to respond to client requests promptly and meet critical regulatory deadlines for content changes.

#### **Inefficient, document-centric content management**

Despite having approximately 100 distinct communications, Covius's team managed over 800 templates to accommodate required customizations—including client branding, product variations, and state-specific regulatory requirements. This led to a sprawling library of templates and redundant content to maintain. Updates to standard content such as regulatory disclosures or contact information, required manual updates to each affected template. This was not only massively inefficient but also heightened the risk of human error leading to inconsistencies and inaccuracies in their communications—a serious concern in an industry where, as D'Urso puts it, "compliance is king."



## SOLUTION

### **A centralized platform for efficient content management and composition**

Covius initially considered consolidating and upgrading its multiple legacy CCM environments to the latest version. However, they soon realized that the time, cost, and significant effort required to make this transition would be substantial, prompting them to explore new solutions. In addition, the migration required a long-term commitment and came with an inflexible pricing model that would have greatly increased Covius's costs. Lastly, D'Urso's team didn't clearly understand the value the proposed platform would deliver, making him uncertain the upgrade would even address Covius's current issues.

Covius had initially acquired Messagepoint in 2021 to enable its teams to manage content updates within their business teams instead of leveraging technical IT resources. The deployment was limited in scope, only operating in a portion of their environment. D'Urso's team found the platform with its modern, intuitive UI and content management approach far easier to use. After further evaluating the platform, the Covius team saw Messagepoint's potential to deliver far greater efficiency and control. Messagepoint's capabilities, the guidance and collaborative approach of the Messagepoint team, flexible pricing, and cloud-based deployment model aligned with Covius's business needs. Covius ultimately chose Messagepoint for the full content management lifecycle, opting to manage all their communications within Messagepoint's centralized content hub as well as migrating document composition from their legacy system to Messagepoint Composer.

### **Centralized Control of Communications**

Messagepoint's content hub enabled Covius to standardize communications management processes and centralize their content and communications, eliminating the inefficiencies and maintenance costs associated with multiple legacy systems. This centralized control also provides Covius with improved visibility into their communications library, allowing for real-time version control, enhanced auditability, and greater accuracy across state and client-specific templates.

## Centralized Control of Communications

Messagepoint's patented variation management enabled Dario's team to significantly reduce its content management burden. By building variants and sub-variants for products, clients, and states that share a common master template and by leveraging implicit roles for content inheritance and variations, they cut the 800 templates they were managing by more than two-thirds. Additionally, Messagepoint's modular content approach enabled Covius to manage and update common content—such as disclosures and contact information—from a single control point of control and change. Together, these capabilities have enabled a much more efficient process, with massive reductions in manual work and the assurance that updates are consistently applied across all communications.

*"When we apply a change, it's immediately propagated across all touchpoints, and you don't have to redo this for each client. That's pretty significant."*

**Dario D'Urso, SVP Product Strategy, Covius**



## Faster turnaround times and reduced IT burden

Messagepoint's intuitive, no-code UI received positive feedback from both Covius's content management and development teams. D'Urso commented that the ease with which business users could independently manage content and the reduced development work required has already shortened document update cycles by about 50%, with additional efficiencies expected as the team continues to gain experience with the platform. This improvement is enabling Covius to respond more quickly to client requests and regulatory deadlines, while also giving the team the confidence to run multiple projects in parallel.

*"We can't control when client or when regulatory updates happen, but we expect to be very, very efficient in making changes going forward."*

**Dario D'Urso, SVP Product Strategy, Covius**

## Cost-effective Performant Document Composition

Covius migrated their composition environments from multiple versions of their prior platform to Messagepoint Composer for tens of millions of communications. Messagepoint Composer's scalable, high-performance engine, combined with its favorable licensing structure, is projected to improve composition efficiency by 40%. Messagepoint's deployment options gave Covius the freedom to implement a hybrid approach—managing content collaboratively in the cloud while keeping composition on-premises to ensure all PII remains secure behind their firewall in alignment with their internal policies.



## IMPACT

### Speed, control, and a competitive edge

By leveraging Messagepoint, Covius has transformed its approach to customer communications, improving the speed and accuracy of communications management while increasing operational efficiency. The migration of over 800 templates to Messagepoint was completed within the ambitious timeline, thanks to close collaboration between Covius and the Messagepoint team.

*"The secret sauce was that the two teams blended really nicely, and the collaboration was real from day one. I think this was a very positive experience and a very successful project."*

**Dario D'Urso, SVP Product Strategy, Covius**

With Messagepoint, Covius can now make content changes in a fraction of the time it once took. This capability allows them to rapidly accommodate client requests and meet regulatory deadlines for content changes—an essential competitive advantage for a print service provider in a compliance-driven industry.

The overall success of the project, coupled with the strong collaboration Covius has experienced with the Messagepoint team, has reinforced their confidence in the platform. Building on these results, Covius is now planning to retire another legacy CCM system and migrate additional communications into Messagepoint, to achieve full centralized control and further streamline processes across all their communications.



## Benefits

- + **2X faster change cycles**
- + **40% increase in document composition efficiency**
- + **66%+ reduction in templates, significantly reducing content management burden**
- + **Enhanced visibility, consistency, and compliance across all communications**



**To learn how Messagepoint can drive more efficiency and improve the quality of your communications, contact us today.**

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