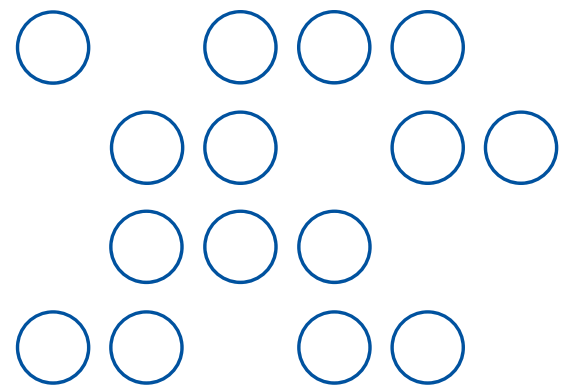




Managing Consent in the Data Management Process





Executive Overview

To grow market share and maintain “customers for life,” the value of creating and delivering effective communications cannot be overemphasized. Depending upon your industry, many of these communications contain time-critical and sensitive personal information. Your company is under increasing scrutiny to ensure that this information be protected – either due to your own business practices and/or to adhere to applicable privacy regulations regarding obtaining consent to update customer information. How do you build an automated consent process into your existing data management and document production processes? This paper will discuss this capability at length.

The Challenge

Many companies receive address updates through customer calls and Move Update methods. However, for a growing number of industries, written consent must come from the customer before a company can update their data. This requirement has special relevance for the insurance, healthcare and financial industries due to risk of fraud and privacy concerns, as well as for government agencies due to security issues. Gaining consent may add another step to the process, but not doing so could be even more costly – consider the direct costs associated with lost postal discounts, re-mailing costs and increased customer service costs associated with undeliverable mail pieces.

Balancing customers’ privacy and effective communications may require your company to reconsider:

- How mailing decisions can be made on a piece-by-piece basis that maximize customer privacy and improve delivery of time critical information
- How to minimize print and mail costs

- How to implement a defined and auditable process that’s compliant with governing regulatory agencies
- How all of the above can be achieved without incurring large costs to redesign internal processes

Solution Overview

Group 1® Software has developed a Consent Application that combines a variety of technologies to offer an automated and compliant update of customer information within a high-volume production environment.

The four steps of this application process are:

- Data extraction and enrichment
- Enhanced document production (when consent is not required)
- Enhanced document production (when consent is required)
- Customer delivery and consent update

The Consent Application is one of the many solutions in the Customer Communication Management (CCM) portfolio designed to meet the initial and ongoing needs for improving customer communications.



The below diagram shows the functional flow of the Consent Application.



Data Extraction and Enrichment

The first step of the Consent Application involves referencing either the document production print file (such as AFP or Metacode) or an external data file to extract name and address information.

External files can also be used to make logic decisions based on defined business rules. For example, customers who call in to the call center to indicate they have a change of address may

still require written consent. This information may be more current than the information on the customer documents. The application can “check” this list while processing to ensure the most current information is being used to process customer documents and/or to trigger a consent notification.

The extracted customer contact information passes through a variety of address quality steps – such as CODE-1 Plus® and Finalist®, USPS® CASS Certified™ solutions, to ensure the highest deliverability as well as qualify the mailing for postal discounts.



Customer records that have been processed by CASS Certified software can fall into three categories:

1. The address is standardized and good – the address passes to the next step in the process.
2. The address is fixed. Depending on business rules and the nature of the correction – these records may be handled as requiring consent and flagged.

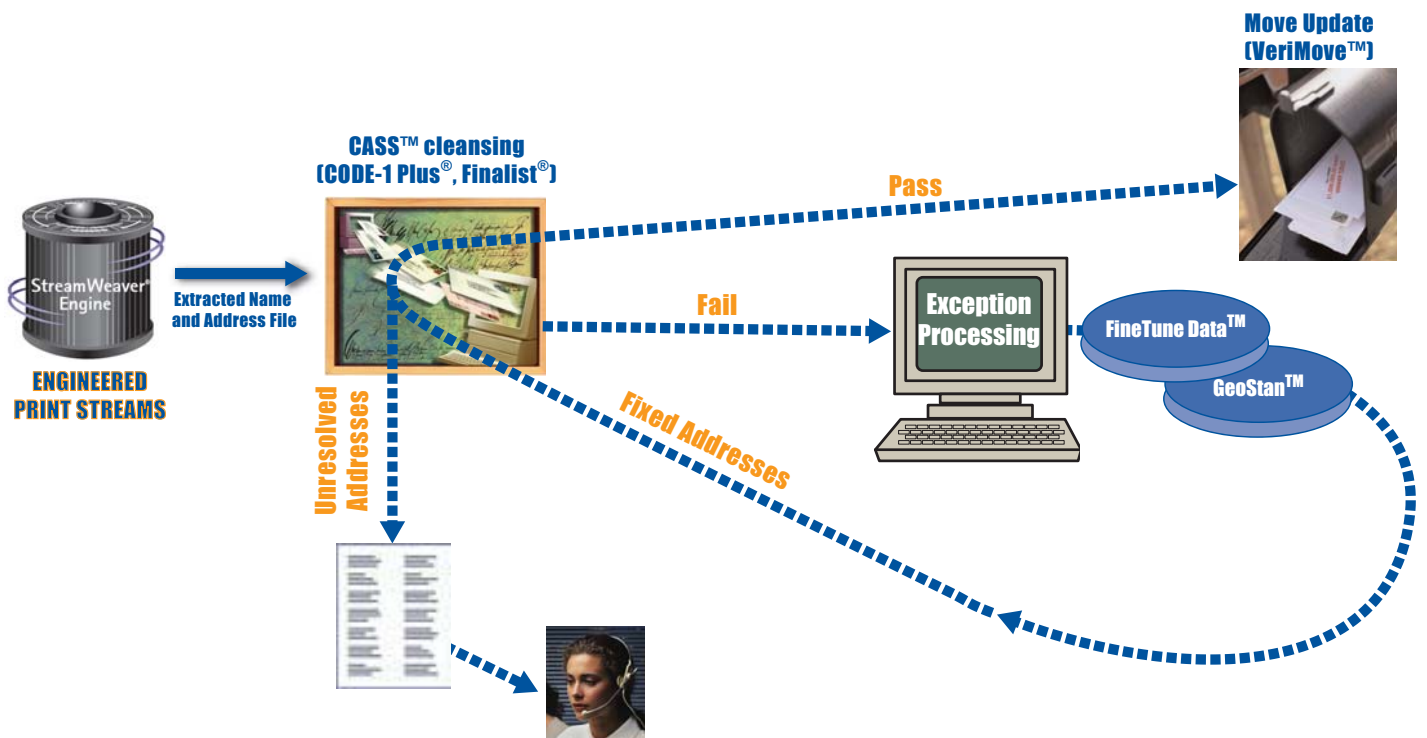
For example, addresses that have a missing ZIP® may not be flagged for consent, but addresses and ZIP codes with the wrong state are flagged. Note that these rules can be adjusted and applied based on CASS™ return codes and on a document type basis.

3. The address is incorrect and cannot be fixed. These “exceptions” can be written to a text file and passed for company disposition. In many cases, these files can be

matched with phone contact information and passed to the call center to attempt to contact the customer for a valid address.

“Exception” addresses can also be run through a second application – such as FineTune Data™ or GeoStan™ – to append/augment the address information. Generally these second processes provide a 10-15 percent lift over the initial coding percentages. These fixed addresses could be flagged for consent or other special treatment – for example, in a situation whereby the customer is believed to be deceased.

Now all customer records with valid addresses are passed to VeriMove™, which matches the customer name and address against the USPS NCOA^{Link™} database. This process yields three types of results:





1. No move found – name and address are good – process document “as is.”
2. Move found – new address available. Generally these require consent and are flagged.
3. Either new address not available or can’t find definite change.

Note that these rules can be adjusted and applied based on VeriMove return codes and on a document type basis.

Enhanced Document Production: No Consent

Upon return of successfully validated addresses not requiring consent, StreamWeaver® returns the addresses to the document files and can also:

- Apply POSTNET™ barcodes based on ZIP + 4® information for better delivery and tracking in the USPS

- Apply 4-State and/or 2D barcodes for enhanced tracking and delivery

StreamWeaver can also perform a variety of other enhancements prior to printing, such as:

- Re-formatting of documents – adding logos and pie charts, changing remittance PO boxes, etc.
- Consolidating documents going to the same household
- Producing barcodes for intelligent inserters
- Sorting, sequencing and packaging to optimize printing, inserter operation, postage and ad banners
- Other business rules processing, statistics collections and reporting, such as generating a check ledger if printing checks





Move Update
(VeriMove™)



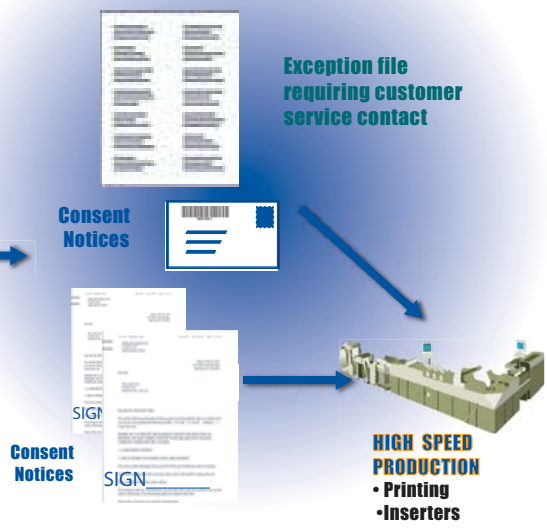
Move found
(requires consent)



**ENGINEERED
PRINT STREAMS**

Consent Required

**Enhanced Document
Production (Consent)**



Enhanced Document Production: Consent

StreamWeaver executes business rules during production based on your company's consent policy.

Customer documents requiring consent can be processed in a variety of ways, including:

- Generating a file and sending to the center to contact customers for recorded verbal consent. This may be especially appropriate if the change of address also re-defines the customer service, such as a change in state of

residence, insurability or other requirements. At that point, the call center can verify the new address and update the service offering as required.

- Generating a specialized mail piece, such as a postcard or signature letter, with the new address and/or old address and sending to the customer requesting their written consent.
- The creation of a tracking number or encrypted barcode to collect consent responses.
- Sending or withholding a customer document (i.e. check, financial statement or Explanation of Benefits) pending customer response.



All customer document “jobs” are ready to be presorted by MailStream Plus®, Group 1 Software’s PAVE™ certified presort application or other presort software to attain the highest postal discounts possible. These may range between 2 to 9.5 cents per mail piece.

Finally, StreamWeaver documents and optimizes the “job” to maximize efficiency of printing and inserter hardware, and the mail pieces are generated and sent.

All customer documents and responses are indexed and archived for easy referencing and retrieval for customer service and auditing purposes within the e2™ Vault, Group 1’s high performance data and document repository.

Customer Delivery and Consent Update Customer Call Center

Customers receiving consent communications can provide consent verification with their tracking number through:

- Web acknowledgement
- Interactive Voice Response (IVR) system (1-800 #)
- Returning an executed consent form

