

Ernie's Corner



There have been several exciting changes at CrawfordTech recently. To begin with, we are now settled into our new offices in downtown Toronto. As you may have seen from our press release about our new office, we are really pleased by the results of the move and the upgrade to our infrastructure. These new facilities enable us to better respond to the needs of our clients around the world and will support the continued growth in all of our functional units, including product development, quality assurance, customer support and professional services.

Along with the excitement in Toronto, we opened a U.S. office to support our Document Accessibility Services (DAS); a new CrawfordTech services offering that provides alternate format statements for our clients' blind, low-vision and print-disabled customers. In fact, look for the article by Michael Crawford later in this issue as he elaborates on the pressing need to provide statements for this growing market of consumers. More information on our DAS is available at www.altformats.com.

It is apparent that now, more than ever, our clients are looking for more and different ways to cut costs, leverage existing infrastructures and streamline operations. In our Technology Spotlight, we look at Transpromo for the Times, and a way to realize Transpromo strategies with a low barrier of entry.

As you think about more and better ways to lower expenses and increase operational efficiencies, take a look at Pat McGrew's column on how to get a leg up on some inexpensive Transpromo strategies. And our other columnist, Mike Porter, supports the notion that migrating to IMB is more than just a barcode change. It is also about operational efficiencies and mitigating unwarranted costs.

If you are involved in archiving customer communications, Stewart Rogers' article is a must-read. He provides a European perspective on a very hot topic. It provides a great explanation of PDF/A and clarifies where it fits in the archive market. It also discusses many of the key issues people need to consider when implementing archival strategies.

As always, we look forward to your feedback, and please look for us at this upcoming industry event:

PDF/A - June 27 - 19, 2009, Berlin, Germany – As the first North American business solutions firm to join the PDF/A competency centre, we are proud once again to have our VP of Product Management Stephen Poe deliver PDF/A 101: An Introduction at this conference, where we will also feature our flexible and robust Archive Solutions.

- Ernie

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Transpromo Today

Statements, bills, regulatory notifications and confirmations are opportunities to present marketing offers intended to cross-sell and up-sell products and services. If you are able to dynamically manage the design of your transactional communication documents, it opens the door to interaction with your customers in a very personal and effective manner. With the right technology, injecting marketing messages and color into these documents impacts the bottom line both in terms of top-line revenue and resource management.

Facing aggressive competition and economic challenges, it makes sense to persistently engage customers at each opportunity. More than ever, Transpromo is an opportunity to introduce a personalized approach that clearly demonstrates to customers that you understand their needs and value their business.

At the operational level, Transpromo involves incorporating the customer information you have at your disposal and managing the white space on customer documents to include clear, relevant, targeted marketing messages and attractive color applications. Of course application redesign, or a return to the composition stage provides a solution, but this is time and resource consuming as well as disruptive to existing processes.

For those reasons, cost-effective, timely changes (not to mention maintenance) of the white space on critical customer communications has been problematic until now. Companies often lack the resources, the ability, or the will to enhance legacy programs and mainframe-based applications and subsystems. Newer line of business projects frequently need tweaking when the time or personnel are not available to make the required composition engine changes. Consequently, upstream application updates and modifications are placed at the bottom of the "to-do" list or overlooked entirely. As a result, marketing imperatives take a back seat to the technological resourcing associated with application redesign. Time crunches also mean that re-composition is not a viable option. This is the "perfect storm" for a cost-effective white space management solution that enables the execution of a dynamic Transpromo strategy quickly and painlessly.



Transpromo for the Times

In today's climate, application flexibility and quick time-to-market are key. The time-consuming and expensive process involved in redesigning upstream applications and recomposing transactional customer documents is clearly not an option. Competitive organizations seek a painless and swift implementation that will allow them to achieve a rapid ROI. It is important that they be able to leverage existing systems and data while at the same time realizing the range of benefits offered by a successful Transpromo strategy. A smooth transition for legacy applications and quick payback period means that these organizations are able to cost-effectively leverage their customer data to positively impact customers spending patterns, operational efficiency and the revenue stream.

Introducing CrawfordTech's Transpromo Solutions

Regardless of the delivery channel - hardcopy or electronically delivered documents – CrawfordTech has eliminated the need for expensive and time-consuming upstream application reprogramming or re-composition of transactional customer communications. Our clients are able to rapidly leverage the existing white space within print streams from current and legacy applications, replacing it with targeted one:one marketing messages and adding color to B&W applications

The key components of CrawfordTech's Transpromo solutions are the award-winning PRO Document Enhancer and our robust PRO Workflow family. Implemented by our experienced Professional Services staff, CrawfordTech's Transpromo solutions rapidly provide that critical bridge between having to make changes to the legacy application and the reality of having to make swift, focused changes in realistic time frames and within tight budgets.

CrawfordTech's Transpromo solutions inexpensively streamline the execution of Transpromo strategies for our corporate, government and service bureau clients. We offer them the next generation in Transpromo: a rapid, cost-effective and dynamic method to deliver targeted messages and add color that impacts customer behavior, delivers top-line revenue and increases operational efficiency.



Customer Response Rates

Bulk e-mail
.0002%

Bulk fax
.019%

Bulk mail
1.26%

Personalized Mail
13.7%

- Rochester Institute of Technology

For more information about CrawfordTech's Transpromo solutions call toll free at 1-866-679-0864

Producing Customer Communications for the Visually Impaired and Print Disabled

CrawfordTech offers DAS to meet the alternate format requirements of organizations that produce transactional documents

- Michael Crawford

That statement you've put so much time and effort into designing may not be readable to a significant portion of your customers...some of whom are your best and most affluent. What can you do to provide those customers with more readable alternatives? Is there an opportunity here to acquire a competitive advantage? Can you penetrate this underserved demographic to expand your business?

The Need for Alternate Formats

Presently there are approximately three million North Americans that are legally blind. In addition, 21 million individuals (about seven percent of the U.S. population) have a visual impairment significant enough to require large print documents.

Normal eyesight is described as 20/20 using the Snellen Eye Chart. Blindness in North America is determined to be 20/200 or a visual field of 20 degrees or less in the better eye with corrective lens. Low vision is considered to be at a visual acuity of 20/70. A print disabled person is anyone who cannot utilize the written word due to illiteracy, cognitive difficulties, or a physical impairment which does not allow the manipulation of a printed document. Just one percent of the blind population is born blind. For both blind and low vision individuals the main cause for the visual impairment is a result of either an illness or accident.

The types of diseases which play a major role are:

- Age Related Macular Degeneration (AMD)
- Diabetic Retinopathy
- Glaucoma
- Cataracts

Some of the statistics which are relevant to the growing number of individuals joining this group are quite shocking:

- There are 76 million baby boomers in the United States.
- The oldest being 64 and youngest 45.
- The 2006 National Health Interview Survey that 21 million non-institutionalized individuals experience difficulty in seeing in everyday activities.
- This number is expected to double in the next 3 decades.

The Center for Disease Control (CDC) indicates that there are 24 million Americans with diabetes. In addition the CDC estimates that there are 57 million people who are pre-diabetic putting them at greater risk for the disease. These individuals are predisposed to visual impairments and will continue to increase the size of this group of consumers.

That statement you've put so much time and effort into designing may not be readable to a significant portion of your customers...some of whom are your best and most affluent.

Regulations drive the Need for Alternate Formats

The Americans with Disabilities Act (ADA) was passed in 1990 to prohibit discrimination. Title III of the ACT states that discrimination takes place by the failure to take the necessary steps to ensure that no disabled individual is excluded, denied services, segregated or otherwise treated differently than any other individuals because of the absence of auxiliary aids or services. These services include qualified readers, taped texts, audio recordings, Braille and large print materials to make conventionally delivered documents equally accessible to individuals with visual impairments.

Individuals with print disabilities also require the information to be provided in alternate formats. These include Braille, large print, audio and E-text for screen readers. The problem for the organizations creating this information is how to provide it in these various formats in a timely manner.

CrawfordTech DAS

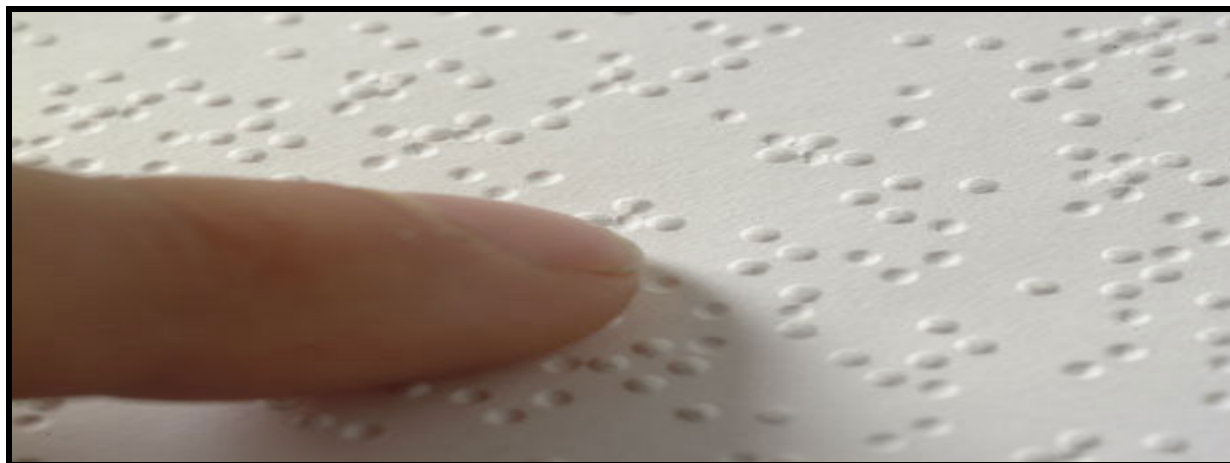
Crawford Technologies offers its Document Accessibility Service (DAS) to meet the alternate format requirements of organizations that produce transactional documents. DAS delivers a variety of alternate formats based on the existing print streams.

The service accepts most common print files including, AFP, Xerox Metacode/DJDE, PCL, PostScript, PDF, EBCDIC and ASCII line data and other data types such as XML. We configure the information extraction process and run the extraction process that creates an internal format of a report. This internal representation is then converted into any one of the accessible output formats mentioned above in order to create the physical output and distribute it to your clients. Alternatively this final step of the physical creation and delivery can be done by the organization locally based on a file transferred to them by CrawfordTech.

DAS delivers a variety of alternate formats based on your existing print streams including Braille, large print, audio and e-text.

Why provide alternate format? Producing transactional documents in alternate format reduces the risk and expense of potential litigation. Also, alternate format documents will:

- Reach a wider population and therefore generate new business
- Increase customer retention
- Create a positive image and brand awareness with current and future customers
- It is the right thing to do.



For more information about CrawfordTech's DAS visit www.altformats.com

Statements Shouldn't Be Ransom Notes!

Purpose-driven documents build the best relationship with your customer

- Pat McGrew

If you've been reading my column here in the *Crawford Courier*, you have likely discovered that I take bills and statements very seriously. I believe that they should be well designed, inform but not invade, and should use the available data in the customer record to educate...Oh, and promote offers when appropriate.

One of the ways we talk about enhancing the customer experience when it comes to bills and statements is by using purpose-driven design to create documents that are easy to read and understand, easy to navigate, and offer the best opportunity for building the best relationship possible with the customer. Bills and statements are the most regular form of communication for most consumers with the companies who provide them telecommunication, insurance, banking, brokerage, retirement, mortgage, and utility services. The requirement is to balance all of the requirements that impact a bill or statement with appropriate design.

Don't Be Held Hostage

Unfortunately, over the years, bills and statements often fall victim of incremental redesign which turns the document into a cavalcade of different type faces, type sizes, colors, and navigation aids. The result is a document that no one really understands and everyone is afraid to touch. In fact, for some customer-facing documents, it may be unclear in the organization who actually owns the overall design.

Over the years, bills and statements often fall victim of incremental redesign. The result is a document that no one really understands and everyone is afraid to touch.

Now is the time to rectify that for your organization. The bill or statement shouldn't share characteristics with ransom notes with each word cut from a different magazine or newspaper. It shouldn't look like it was colorized by someone who just learned that color is effective in communication. The document should reflect your brand colors, brand type faces, and over all style while still communicating essential information (for more discussion on this, see my last column "Communicate or I Will Call You!" in the last issue of the *Crawford Courier*).

Make a Statement

While every designer will tell you that there are no rules set in stone, there are some clear guidelines that should inform the documents you send to your customer. I like to use my mother as a guide. If my mother wouldn't be able to navigate the document it is likely there is a need for rethinking the approach and design of the document.

Let's start with some guidelines, and I'll invite you to throw stones at them.

- Does the bill or statement use the same colors as the corporate style book requires for outbound marketing, the web, business cards and other communication objects? If not, it's time to bring these essential documents into the same design structure of all other outbound communication.
- Does the document use the same type faces as other corporate communication? Often the answer is negative because when the documents were designed the print environment could not support the same type faces on the high speed printers. Today most print environments can support most type faces. This is a good time to re-look.
- How many colors are you using on your transaction documents? If your answer is that you do not use color, it's time to rethink. Plain paper printing in full color allows for flexible formatting, logo placement, and placement of navigation aids and education content.

- If you are using color, is it well organized and well considered? While there are millions of colors there is no need to use all of them on a single document. Your color palette should be determined with the marketing team and then enforced.

Rethinking Design

If a qualified bill and statement designer hasn't taken a look at your customer facing documents in the recent past, this is a great time to put that project in motion. A bill and statement designer has experience in the regulatory issues as well as the issues posed by the print technology in use, whether it is inkjet or toner, continuous or cut sheet. They can also guide the process of designing for multi-channel delivery so that the best document is produced for print, web delivery, email bundling or even SMS delivery.

Remember, your customers are really not hostages. They can leave at any time. Need more help on design? I'll point to the same resource I mentioned last time, the Great Statements section of the Canada Post website at <http://www.canadapost.ca/greatstatements> has a fabulous white paper and a great test to help you determine how close you are to the best practices in statement design.

Pat McGrew, EDP, is a well respected document industry analyst. She is currently the Data-driven Communication Segment Evangelist at Kodak's Business-to-Business Solutions Group. Her email address is Pat.McGrew@kodak.com

Date	Amount
10/20	\$ 738.97
10/21	526.82
10/22	590.53
10/23	524.21
10/24	362.24
10/25	208.42

The Intelligent Mail Barcode: Where to Find the "R" in the ROI

The real benefits of IMB aren't going to be found in the mail room

- Mike Porter

Taken from strictly the mail room perspective, the .001 - .003 per piece Intelligent Mail Barcode discount offered by the USPS may not be overly compelling. But before mail center managers make any decision about when, or if, they will move to IMB, I recommend that they have some discussions with other departments in their organizations. The real benefits of IMB aren't going to be found in the mail room.

Don't forget that eventually mailers are going to have to convert to IMB keep their current postage discounts. But companies that are willing to look beyond the mail room today may find easier justification for intelligent mail beyond the regulatory requirements and postal discounts and get a jump on their competition in the meantime. There are a number of benefits a business can realize by switching to IMB now, instead of waiting for the mandatory date in 2011. Here are a few areas to bear in mind and some tips for mail managers to consider.

Address Quality

Dealing with returned mail is never easy and always expensive. I've been in many shops where I've seen trays of returned mail stacked in corners or in unsecured back rooms. They sit there for months waiting "... for when we get time to deal with them". With OneCode ACS, available through the IMB, you can get address corrections electronically and actually use the information to your advantage.

Tip: Talk to the legal department about the value of not having returned mail sitting around for long periods of time, and to marketing, compliance, and accounts receivable about being able to update addresses more rapidly to improve future delivery. Maybe even to the warehouse about freeing up space!

Outbound Tracking

Much has been written about the ability to accurately predict the delivery date of mail pieces. For multi-channel campaigns (including Transpromo content), publishing web content, telemarketing efforts, or scheduling email blasts may require more precise timing than ever before. Companies can save on labor costs by not staffing outbound call centers too early, and can show better response rates for the campaign.

Tip: Check with marketing to determine the value they place on this kind of ability.

Full Service IMB also provides some documentation of when you mailed a document. While not as iron-clad as Registered Mail, it might be sufficient, particularly for those documents where the high cost of current alternatives can't be justified and you simply go without any documentation at all.

Tip: Check with legal for their support for this IMB feature, and possibly with business line managers who would value this kind of information with little cost.

Also, what if you were able to save 30% on your postage to some addresses? I did some informal, pre-IMB tracking for one client a few years ago and found out that Standard Mail was being delivered to zip codes within a 10-mile radius of the downtown Post Office in the same amount of time as First Class. At about .23 per piece, you can bet we mailed everything we could to those zip codes at Standard Rates! With IMB, you will be able to do a much more detailed delivery analysis and possibly take advantage of the postage savings.

Inbound Tracking

We have all heard about using inbound mail tracking to predict cash flow or to staff call centers. But there are other benefits as well. For response mail that will trigger fulfillment, you can use print on demand instead of stockpiling documents, working a couple of days ahead to produce just the right amount needed for each day's fulfillment work. Or you can schedule people or machines more accurately to handle the fulfillment work.

Tip: Talk to the people that handle fulfillment in your company about predictive scheduling and material production.

You can use incoming mail data associated with payments to suppress in-house collection activities and notifications or avoid turning some accounts over to outside collectors too soon. The expense of unnecessarily cancelling an account and then reinstating it can be avoided. There's an environmental angle too, since you can avoid producing and mailing more letters, demands, or re-instatement materials.

Tip: Check with accounts receivable and your environmental sustainability officer to determine the value of these features.

Extended Benefits

It takes some research to link the benefits offered by IMB to the wide-ranging departments and support functions of your enterprise. Every company is different. In many shops where the ROI isn't there on the surface, it can still be found – sometimes in unexpected ways. Talk to your vendors, consultants, and coaches to get help with exploiting the non-mail room benefits in your particular organization.

Mike Porter is President of Print/Mail Consultants, an independent consulting firm specializing in high volume printing and mailing. His first book, "Take This Job and Stuff It! A Practical Guide for Document Operations Managers" is now available. For more information or to contact Mike visit www.printmailconsultants.com

