Case Study: A National Consumer Credit Company

MPS Marketing Services has been supplying a **major consumer credit company** since August 2010.

Currently, MPS processes over 60 different types of business critical document for , these include 3 and 5 page Finance Agreements, 'Decline' letters, Annual & Monthly Statements, Arrears Letters and 'Welcome' Packs to name only of the few letter types that are processed, personalised and posted from MPS's secure facility.

At the outset of the production in 2010, it was only their 'Annual Statements', some 36,000 multi-page documents, that were required and it was our understanding that previous to MPS being involved, that this requirement was outsourced to a litho printer who had no experience in mailing and postal services. Since 2010, the complexity of the services delivered has increased considerably and we have grown with the client as it continues its success.

Everything we do ensures the security and confidentiality of our clients' data.

The initial scope of work at the outset would be summarised as this:

- Set up meeting with the client to open the channels of communication and to understand the requirement.
- MPS to allocate a dedicated account manager to project manage the requirement
- Set out and understand the scope of work
- Formalise a data brief and gain test data and examples
- Meet with client to formalise deadlines and production timescales
- MPS and the client agree timescales

- Put into place a secure environment for the transfer of confidential client data.
- Account manager briefs the requirement into MPS data processing, studio & production teams
- Test data is received; 2 x data files per client record.
- MPS proofs base stationery, the 'Statement', to the client for checking and approval.
- Data proofs approved from test data
- Live data provided by the client then proofed for approval
- On approval, commence live personalisation and production/fulfilment.
- Keep the client informed about production and mail date; confirm when released to post.
- Provide all reconciliation and posting reports, plus upload complete print/data file as PDF to the client to their secure SFTP website for audit, checking and as an accessible PDF for call centre.

After MPS has successfully delivered this initial mailing service for Annual Statements, the client became aware that there were other mail and post services that could be provided and which would be an improvement on the existing methodology of delivering printed & posted customer communications.

One area of immediate improvement that was suggested to the client, was that the existing requirement for an expensive branded 115gsm paper, then litho printed, was not the most cost-effective way to quickly send out these letters/statements. MPS suggested and provided samples of full-colour, digitally printed letters, forms and statements. This would effectively stop forms obsolescence and the need for any pre-printed form & paper requirements.

The client's business model was proving to be successful and print & post volumes were increasing. The client recognised that it was inefficient to post letters, agreements and the whole suite of finance documents printed

from staff desktops. An internal initiative, 'Desktop to Doormat' project, was formulated and MPS was drafted as the preferred supplier and acted as consultants to drive this initiative to completion.

MPS set-up a dedicated SFTP server so that documents, data and proofs could securely and quickly be sent between MPS and the client.

In August 2011, the company was re-branded. MPS worked alongside their design agency commissioned by them, to re-brand the business. MPS helped design all the forms and its posted communication to perform and conform to industry best practice.

As the volumes of letters and documents that MPS was processing increased, we noticed that the client data was sometimes poor, incomplete and inconsistent; this being noticed if one client/address had more than one loan account, set up by different retailers. MPS advised that we could help cleanse this data and cross reference with Royal Mail's *Postcode Address File*® database of verified 29 million addresses. So as part of the data processing function, MPS could *clean* the supplied data prior to personalisation and mailing.

While volumes of print and post were increasing and MPS was further automating its processing and proofing arrangements. The 'data' that the company was sending to us was now in PDF format, but without the inclusion any colour branding.

Addition of client Branding to Finance Documents and Letters.

It was easier for the finance company to generate its letters and documents without corporate branding, simply being mono text, ready formatted.

MPS and the client set up routines and concise file naming protocols for every single letter and document that required processing and posting. They told us all of the unique documents types that were required and

uniquely named folders were set up within the SFTP server. Our automated systems then:

- Interrogated the unique folders to see if they were populated with any letters/forms at pre-determined times. (Midday scanning of folders for print & post that working day.)
- A routine was set-up to automatically add all corporate branding and back-prints for each unique letter and document type according to pre-determined guidelines and rules.
- Once all folders are scanned, automated processes then produce print-ready output files and send these automatically to the print queue, generating a daily report consisting of both page count (multi-page finance letters) and pack count.
- A laser log/job report is generated and this advises the print machine and enclosing machine operators:
  1. the first and last record for each letter and pack type.

    2. the total number of records and packs.

    3. any specific FCA or other inserts that are required for that pack type or letter.

    4. the mail service required. (1st class or 2nd class.)

Enhancements to the Service (audit & integrity)

MPS has invested heavily in new technologies which further enhance the offering and improve our ongoing services.

One such investment were new enclosing machines which had the market leading **AIMS – Automated Insertion Management System** as part of the enclosing process.

This technology, the addition of a simple but unique camera-read 2D barcode to every single page & sheet we enclose, meant that every document we processed, was fully traceable and auditable. MPS worked closely with the client to ensure that we could add this 2D barcode onto every mail-piece and that it all conforms to legal compliance.

Businesses today, especially financial institutions, face a multitude of regulatory issues and customer demands to guarantee the integrity of sensitive business & confidential communications. Failure to meet those diverse standards could result in substantial financial and reputational loss and jeopardise hard-won customer relationships.

The Closed Loop System

The AIMS system verifies, in real time, that each of the client mail pieces in the database of documents within each mailing job has been completed. When missing, duplicate, or unmatched letters or documents are identified, AIMS updates the data in real time and establishes records for reprocessing. AIMS creates a reprint file and verifies that replacement documents have been processed until the job is 100 percent complete. This verification provides the confirmation that compliance requirements are met and that important business critical documents are secure with 100% integrity.

So why do we recommend and introduce the AIMS system to our clients for their print & post projects?

Primarily because of the confidential nature of the work we were undertaking, most especially with the print & personalisation of multi-page finance & loan agreements that we were processing.

AIMS is the marketing leading transactional output management system available today. AIMS guaranteed that every document that was sent to and processed by MPS, was securely personalised and posted with full audit and traceability. This reporting is sent on to the client for reconciliation with electronic documents sent. Important also, is that this automated system will not allow duplicated documents to be inserted into the same envelope, nor any miss-match of documents. This technology is cutting edge within this business sector and perfect for the security of our client's documents and effectively stops data breaches by miss-matching of documents.
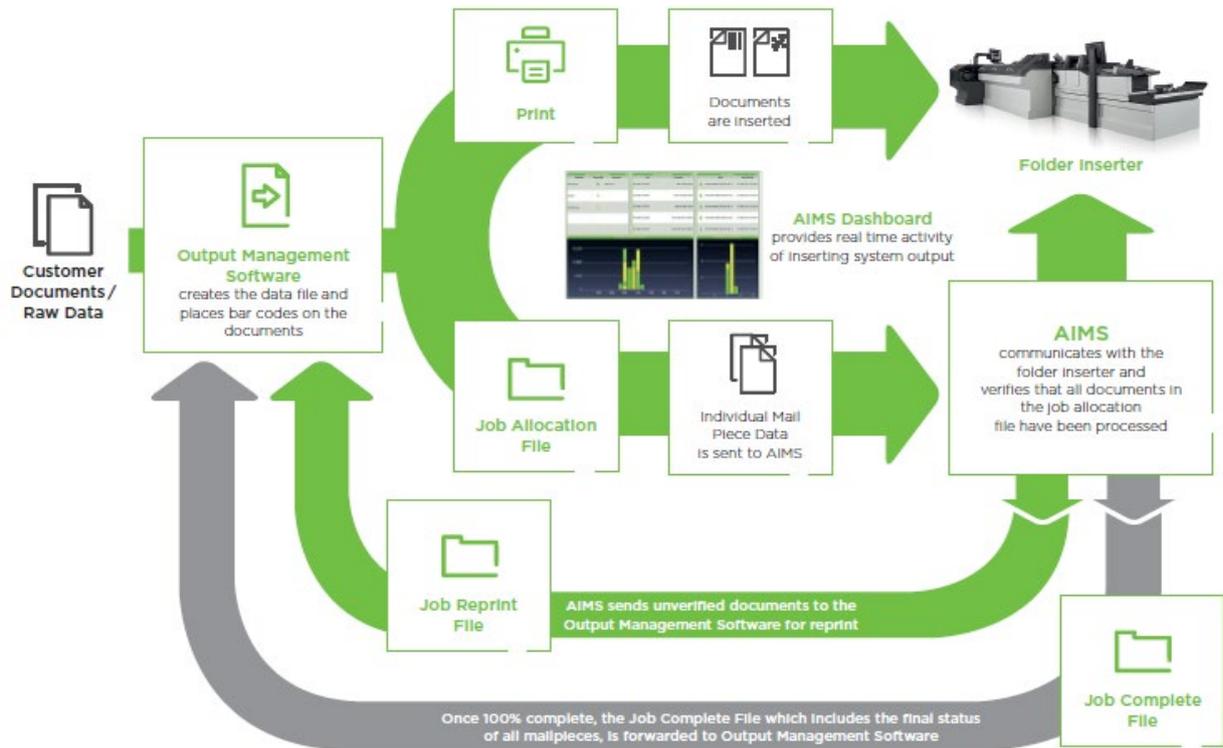
Performance & Management

MPS delivers a print, personalisation and mailing service to THE CLIENT Finance according to strictly a defined SLA (Service Level Agreement.) This includes, but is not limited to KPIs which include mailing performance, the strict adherence to agreed timescales to receive, process and post letters from data received, as well as compliance to ISO 27001, the latest GDPR regulations and invoice accuracy and data counts & reporting.

MPS meets with the client on a quarterly basis, both at their and our MPS facility, when all key aspects of the service delivery are discussed, documented and approved.

Key Personnel who deliver the contract.

The client benefits from a named, dedicated account manager, who runs the day to day management and processes, ensuring that all documents, daily, weekly and ad-hoc, are all produced and posted. They generate & produce all reports from our automated systems, the invoicing summary

and it is this dedicated manager who is first point of contact for any communication with the client's staff.

The data processing functions are delivered by a team which is headed by the **Data Analyst & Processing Manager.** They are responsible for ensuring that SFTP servers are always functional, that automated processes are running and that all data security requirements, including ISO 27001 and GDPR compliance are met.

The print and fulfilment function is managed by **the Production Manager**. He is responsible for the personalisation, digital printers and all enclosing and finishing machines at MPS. He and his team are responsible for all production elements, including the booking of and management of postal services. For the client contract, MPS uses Whistl, a DSA postal provider.

The whole project is overseen by two Directors, so each cleint deals at the very highest level within the business, ensuring that business responsibility is escalated swiftly wherever needed.

Other Services We Deliver:

Large Letter & Braille Documents

We offer a range of options to print for the visually impaired including large print & Braille.

We often get requests from clients for large print letters versions of already printed letters and documents. MPS, on request, will:

- Receive an uploaded letter to the SFTP. The letter to be reformatted to A3 with all text as 18pt & printed on yellow tinted paper.
- MPS re-structures the letter to fit to an A3 page with all text as 18pt.
- MPS uploads this letter to dedicated the client's SFTP server for subsequent approval.

- Once approved, MPS prints & personalises the letter on A3 yellow tinted paper and encloses into an unbranded C4 envelope and mails via 2nd class post.
- MPS does not charge for these services.
- Typically this service is same-day.

Customer Service Requests – ongoing account management

The client customer services department often contact MPS regarding queries they have received from clients who have received printed communications from MPS. MPS can identify the letter or document under query, usually by account reference number and can re-upload it to the SFTP for the customer service department to use within their investigation of the customer/client query.

Summary of Case Study

MPS has worked very closely with this client since August 2010.

As they have grown and its needs have become more complex and diverse, MPS has been a valuable resource and partner. MPS has developed solutions to these complex needs and requirements of their business and we have helped develop and deliver efficient and effective print, personalisation and postal services for tehir business critical documents.

The relationship has grown from MPS just being a *supplier* to one where we are considered a partner company where ideas can be bounced off us, questions asked, and new technologies suggested and tested. Contact within the client comes from several departments, including marketing, the IT section and customer services.

We highly value the relationship we have with all our clients and remain determined to maintain a premium reputation within this sector.