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Statement Processors
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Case Study:**Reducing “cross-in-the-mail” statements improves customer satisfaction and increases efficiency****Problem**

In the dark about when customers were mailing in payments, a national statement processor found it was spending a great deal of time and money sending follow-up statements to consumers whose checks were already on their way. This “cross-in-the-mail” situation wasted valuable resources, lowering operating results. It was also creating customer dissatisfaction.

- The processor needed a way to reduce or suppress the number of statements generated to customers who had already mailed back their payments. Preferably, the company wanted a solution it could use, as required, in-house with its own address database files.
- The processor wanted to offer the suppress service to its own clients—the companies whose statements it mailed—with the results made available on the web where the clients could access them.
- In addition to the suppress service, the processor wanted to be able to offer outbound mail tracking services to its clients, so that they could check for themselves when the statements were mailed.

Solution

The MailTrak™ service from GrayHair Software, the leading provider of USPS tracking services, was the solution that met this company’s multiple needs.

Using the USPS Confirm Program, MailTrak™ appends unique origin and destination Intelligent Mail Barcodes (IMBs) to each mail piece, including the statement return coupons. As the mail makes its way through the postal system, the USPS processing facilities scan the barcodes, recording them along with a date/time stamp and the facility’s ZIP code. MailTrak™ downloads the scan data several times each day, matching the codes and delivering reports to the statement processor that show the statements that have been delivered and the payments that have been mailed.

Work flow

1. The statement processor runs its address database files through MailTrak™.
2. MailTrak™ appends each name in the file with a unique outbound and/or return Intelligent Mail Barcode.
3. MailTrak™ creates a data file which it automatically e-mails to GrayHair Software.
4. GrayHair Software imports the data and creates client-defined mailings for each job.

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5. GrayHair Software downloads the daily scan data from the USPS, analyzes the scans, associates them, and generates a flat file of the statements that consumers have put in the mail.
6. GrayHair Software emails the file to the statement processor.
7. The statement processor runs this file against its own mail database and suppresses those names included in the flat file.
8. A custom-branded web site, created by GrayHair Software for the processor, provides summary and detail reports of all mailings.

Benefits

- **The number of follow-up statements sent to consumers whose payments are in the mail is significantly reduced:** Return payments are reported as they enter the postal system.
- **Backlogs in remittance processing are reduced:** The statement processor can use the suppress files to clear up backlogs in processing.
- **Fulfillment centers receive advance notice of incoming payments:** The processor's clients are able to give their fulfillment centers advance notice of incoming mail volume.
- **Deliverability questions are answered:** The statement processor can now provide its clients information on outbound mail delivery.

About GrayHair Software

GrayHair Software, Inc., is an independent, enterprise-wide Confirm service provider. With more than ten years of mail tracking experience, GrayHair is the largest provider of USPS tracking services. GrayHair processed more than 25 billion tracking scans in 2006, and project 35 billion for 2007. The company tracks mail for the largest banks and credit card issuers in the US, works with almost every significant mailer in the US, and is the preferred vendor of the largest mail houses, printers, and letter shops.

GrayHair provides capabilities available nowhere else, including exception reporting, rules-based reporting, and fraud reporting. Founded and managed by executives from the industries it serves, GrayHair views things from the mailer owners' perspectives. GrayHair has developed over 400 different scan data report formats to meet the varied needs of different industries and types of mailers. Clients benefit from clear, *actionable* reports that enable them to develop effective mail campaigns and manage their InHome windows.

GrayHair Software's president, Cameron Bellamy, is the foremost expert in the US on the USPS CONFIRM Program and PLANET coding. The executives of GrayHair are active members of the major standards committees, including MTAC, Mail.dat, and Confirm. GrayHair Software is building the future with the postal service, partnering with clients, creating a more intelligent process for tracking campaigns while optimizing response rates.

