STATEMENTS & BILLS:

Do you deliver first-class service?

Cumbersome statement and billing processes not only stir up customer confusion and frustration, but also erode your cash flow, customer base and overall revenues.

If statements and bills have become your Achilles' heel, this white paper will help you determine where you have room to improve – and what to do next.

WorkflowOne®

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Introduction

Ask any Chief Financial Officer: Statement and billing services are crucial to maintain cash flow, retain loyal customers and increase revenues.

However, many organizations – whether they handle statement and billing production in-house or outsource the function – don't reap the maximum benefits because they don't deliver first-class service. Here's the truth:

> ***If the sole purpose of your statements and bills is simply "collecting the cash," you're missing opportunities to add value for your customers and revenue for your business.***

Many organizations make common mistakes. To identify and remedy those, you must evaluate your organization's processes, procedures and outputs for statements and bills. Chances are there's room to improve – but only if you apply new thinking and technologies to make these critical documents work harder for your customers and your business.

Evidence of Potential Problems

So how do you know whether your organization is struggling with its statement and billing processes? Here's evidence of potential problems we've witnessed at organizations across the country:

- The customer service department is routinely overwhelmed with calls from irritated customers; they complain their bills are confusing, for the wrong amount or for a different customer.
- An organization's DSOs – days sales outstanding – are too high and climbing higher. Employees have begun scrambling to help find ways to reduce DSOs.
- More customer service representatives (CSRs) are being hired to handle the ever-increasing workload. CSRs are spending more time researching statement and billing disputes rather than signing up new customers or upselling to existing customers.
- The customer adoption rate for e-billing is not meeting expectations.
- More customers aren't paying their bills on time – so more statements and dunning letters are being sent, increasing both labor and postage costs. The established collections process no longer seems effective or affordable.
- Frustrating statements and bills have caused some customers to walk away.
- Decision makers seem focused on the cost of producing statements and bills rather than the value and return that can be obtained. Organizations can create value in two ways:
  - By cross-selling or upselling services to generate new revenue streams; and
  - By decreasing auxiliary expenses. These include call center operations, dunning letters, rebilling for error correction, campaigns to win back lost customers, dispute resolution, manual payment processing, high DSOs and any overhead costs for in-house statement and billing services such as space, equipment, maintenance, insurance, training, etc.

If your organization is facing one or more of these situations, what should you do?
The first step is to review your overall strategy for statements and bills as tools for enhancing customer communication.

Do You Have a Strategy?

Ask yourself: Is our organization's philosophy for statements and bills focused simply on collecting what is owed? Or can we get more value and return from the services we provide?

Many organizations don't have an overall strategy for their statements and bills. They view billing as a single event rather than part of an overall program or campaign.

Connecting events, programs and campaigns allows you to orchestrate an ongoing, meaningful dialogue with your customers and add value to your customer relationships. That's because connected activities are strategic – you're sending more than "just a bill" – and they make your customer communications more effective.

If your strategy for statements and bills is working well, customers will not perceive a statement or bill as something negative; instead, it will remind them of the valuable services you provide and your favorable business relationship.

While customer notifications and reminders ideally should be included in a strategy for statements and bills, this white paper focuses on the two primary outputs: statements and bills.

Building Blocks for an Effective Strategy

The building blocks of an effective strategy for statements and bills are:

Design

The way statements and bills are crafted to foster a particular action or result based on your business objective (e.g., get customers to pay a bill). Design consists of content (e.g., biller identification, customer identification, items purchased, amount due, etc.) and layout (how information is arranged on a page to make it easy to understand and appealing to customers).

Data

Information collected, stored, managed and then processed to generate statements and bills for customers.

Delivery

The various ways statements and bills are presented to different customer groups based on their preference (i.e., mail, email, the web or a mobile device).

Feedback

Information collected and evaluated to confirm:

- Whether a customer has received the statement or bill and has taken action to pay the statement or bill; and
- Whether a statement and billing program or campaign was successful.

Feedback confirms effectiveness – that is, did you receive the response you wanted or expected from customers? **However, if any one of these building blocks is weak – design, data, delivery or feedback – your strategy for statements and bills cannot be effective.**

Problem Drivers

When gaps exist in design, data, delivery or feedback – or all four – the most common problem drivers are organizational complexity, functional issues and departmental silos.

Organizational complexity

The more complex your business model, the more challenging it is to shore up design, data, delivery and feedback. Contributing to organizational complexity are complicated supply chains, multiple brands, multilayered sales and sales channels, B2B (business to business) and B2C (business to consumer) sales strategies, legacy systems for generating statements and bills, and multiple billing streams to the same customer.

Functional issues

Functional issues can emerge during the process of creating, delivering and managing statements and bills:

- How do you plan and assemble content for statements and bills?
- Do you have integrated online web applications that allow you to add custom messages on statements and bills based on predefined parameters?
- How do you handle reviews and quality control of outputs?
- Where are customer data files stored? On an individual's PC or hard drive?
- How are customer data files transferred? Via email?
- Who has access to what customer data and how?
- How do you keep customer data for statements and bills secure?
- How do you ensure you are presenting statements and bills based on customer preferences?
- How do you ensure you are getting the best possible postage rates?
- How do you track outgoing statements and bills and incoming payments in the mail stream?
- Are the actual statements and bills your customers receive available in an online repository accessible by CSRs in your call center?

Departmental silos

Different departments may direct various parts of the statement and billing process. These "owners" may have different goals and operate independently in departmental silos. For example:

- Department A may control customer data collection and management;
- Department B may control any transpromotional marketing messaging;
- Department C may control the remittance process; and
- Department D may handle customer service inquiries.

If one department changes certain processes and procedures, it may not explore how those changes affect other departments – and in fact, it may neglect to communicate those changes at all.

Some organizations may even have two or more departments independently billing the same customer for different services – even though a single billing stream might be more efficient.

Organizational complexity, functional issues and departmental silos can create gaps in design, data, delivery and feedback – and destroy the effectiveness of the statements and bills you deliver to customers. And that will erode your cash flow, customer base and overall revenues. How can you prevent all this? By avoiding the top 10 common mistakes with design, data, delivery and feedback.

Mistakes With Design

Mistake 1: Frustrating customers with poorly designed statements and bills.

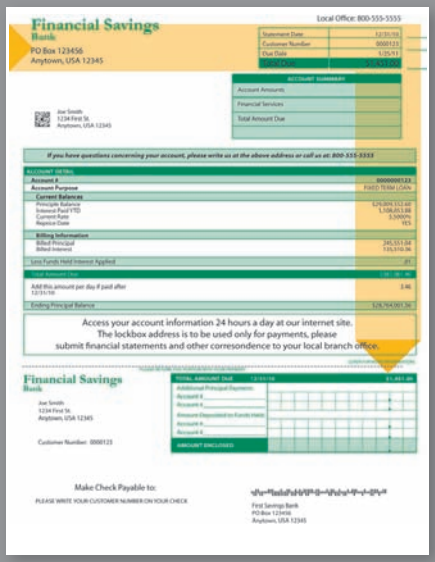
Explanation: If a statement or bill is poorly designed, customers spend a lot of time hunting for information. They can't easily determine the amount due, what they bought, how to pay or whom to call with questions.

Poorly designed statements and bills become a real problem if the amount due does not meet the customer's expectation. If there's a large, unexpected amount due, the customer may panic and frantically scan the page for detailed information. Who sent this bill? (Branding and logos are important here.) When is it due? Is this really meant for me? Is this my account number? Did I really purchase these items?

If the customer cannot find this information quickly, even more anxiety and frustration ensue. And what if the customer wants to call customer service? Is it easy to find that number on the statement or bill?

Remedy: A properly designed statement or bill will follow the "rule of 7": The most important details are placed in the upper left, upper right and then lower right, since most people read in this direction. Elements such as ruling, shading and spacing done properly will help customers decipher the details – and determine whether they'll be able to answer their own questions or must call customer service.

It may be that your statement or bill contains all the right data elements, but it's just not designed well. An outsourced billing partner that understands document design principles can develop and test several mockups – based on best practices – to improve the design, satisfy customers and reduce complaints to customer service.



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Customer case: A Midwestern bank had not updated its statements and bills in more than 20 years, and customer complaints were on the rise. To ensure the updates would meet customers' needs, CSRs completed online surveys revealing customers' most common questions. That way, statements and bills could be redesigned to address those issues.

Concept design choices for statements and bills were created and shared with customers and CSRs to determine which were easiest to use. In-person focus groups were held to get more feedback, which resulted in additional modifications to the concept designs. After input from hundreds of people over several months, the final designs were adopted, resulting in customer-friendly statements and bills and fewer customer complaints.

Mistakes With Design (con't.)

Mistake 2: Missing out on postage savings and transpromotional opportunities because of departmental silos.

Explanation: : Besides sending statements and bills, your organization may have other communications going to the same customers. But what if they're being generated by different departments that don't coordinate the planning and distribution of those communications? This inability to combine efforts may mean increased postage costs and missed opportunities to cross-sell or upsell customers.

Remedy: Postage should not be written off as simply a cost of doing business. Eliminating departmental silos, coordinating efforts and combining mailings can result in significant postage savings – and produce consolidated, more effective messages to customers.

Consider the following:

- Could you combine a newsletter or a promotional piece with your monthly bill?
- Could you send a customer statement and a monthly bill in the same envelope?
- If your current statement is designed with plenty of white space, why not use that "real estate" to reinforce a current marketing campaign with a message?

Customer case: A large, national organization with two B2C services for homeowners, each with their own customer base, used to market and bill independently. Then they decided to coordinate their efforts and cross-reference their brands on statements and bills. Each B2C service created a transpromotional message designed for the other service's statements and bills. As a result, each reduced its number of individual mailings to acquire new customers, and each saved time, money and postage costs.

The Case for Transpromo

Different departments in an organization may have different goals, but if they have a reason to work together that benefits both – and provides a value-add for their customers – coordinating efforts will increase overall effectiveness and deliver a cost savings for the organization.

For example, consider the billing department, which is mainly concerned about sending accurate, on-time bills at the lowest cost. Then consider the marketing department, which is mainly concerned about getting customers to spend more money with the organization so revenue grows.

Even though historically they have operated under different financial models, it makes sense for these departments to pursue transpromotional initiatives: coordinated efforts to market specific services to specific customers directly on the monthly statement or bill. If they do, they can reduce the total number of communications to their customers and achieve better results for the organization.

There are other advantages to transpromotional messages. After all, customers look at their bill at least twice: once to open and view it, and again later to pay it. So customers will see the transpromotional message at least twice. However, if a direct mail marketing piece is sent by itself, it's possible that customers may simply toss it without even opening it.

If your organization is not capitalizing on transpromotion, you are missing opportunities to cross-sell and upsell. Ask yourself: What are we trying to market right now? Can we incorporate a marketing message into the design of our next statement or bill? Or can we reinforce a direct mailing – and possibly increase the effectiveness of a campaign – through transpromotional messaging?

If you try transpromotion, here are some tips to help make your efforts more successful:

- **Plan for the content and offers over time.** You need sufficient staff bandwidth for offer development and regular implementation. Transpromotion cannot be a "one-off" activity.
- **Craft relevant, targeted messages to specific customers based on their needs and customer demographics. A single message may not apply to all customers.** For example, there's no need for a bank to promote checking accounts to customers who already have them; instead, the bank should market "the next best product." For the best results, CRM (customer relationship management) data should be used to plan transpromotional initiatives.
- **Track results and measure return on investment.** For example, an organization that allows an advertiser to market a product directly on a bill (via a discount coupon) should be able to track and measure return on investment to attract additional advertisers in the future.

Mistakes With Data

Mistake 4: Having no way to validate the accuracy of customer data files before creating statements and bills.

Explanation: When a person (not an automated process) is responsible for sending the right set of customer data files for creating statements and bills, errors are possible. It's not a matter of if, but when.

For example, data files for the wrong date range could be sent, or data could be corrupted. Previous or duplicate files, or multiple files, might be sent because of a failed process elsewhere; no system may be in place to "lock down" the data after it's been sent once. And any recent changes to the statement or bill design could create glitches once the run is produced.

If there's no process to catch such errors, incorrect statements and bills could hit the mail, which can:

- Produce customer confusion, backlash and disputes;
- Damage an organization's credibility;
- Slow down accounts receivable and cash flow and increase DSOs;
- Require more time, money and resources to resolve if statements and bills must be resent; and
- Lead to fines in financial services, healthcare and other regulated industries.

Remedy: Instead, automation and technology controls should be used to validate the accuracy of the customer data files before creating statements and bills, and the accuracy of final statements and bills before printing.

Some examples of automation and controls to validate the accuracy of customer data files are:

- **Consistent ways to handle file naming and time/date stamping.** Any exceptions will be created automatically so errors can be identified.
- **Procedures that look for prior runs of data.** Flags can be inserted to identify any previously processed data. This is a trigger to abort the production run.
- **Automated checks during data processing.** If an exception is caught – something unexpected happens with the data – the run is automatically aborted. Exceptions might occur because of a recent system upgrade or because the organization changed one or more data fields. One way to prevent aborted runs is to create and test a control file – a sample data file from the organization containing every possible condition for a statement or bill.

Here are some examples of automation and controls to validate the accuracy of final statements and bills:

- **A data image analyzer tool can be used to isolate and visually identify variations in data field values.** Any incorrect data elements are immediately visible and can be ad dressed. This is a useful tool for organizations with frequent changes to their data fields.
- **If an automated report shows a large number of account credits on statements or bills, this is a red flag that requires further checking.** In some cases, organizations that change the design of a statement or bill may introduce errors into other variable fields and produce false account credits or another inaccuracy.

Mistakes With Data (con't.)

Mistake 5: Insisting on checking PDF proofs of all statements and bills for accuracy before release.

Explanation: Some organizations lack confidence in the accuracy of their customer data files for creating statements and bills. It's not uncommon for these organizations to request PDF proof copies of every statement and bill before release – an unreasonable request. A review process like this would considerably delay the distribution of statements and bills to customers.

Other organizations lack confidence in the dollar amounts being billed to customers. That's often because data comes directly from the IT department, and there's no process to audit the data before delivery.

Remedy: A request to review potentially thousands of PDF proofs is a sign that significant process problems may exist in the organization. Questions must be asked about current processes to get to the root cause of the problems. The resolution may require running tests on datasets or certain customer accounts to isolate problems, and then building controls to prevent these problems from recurring.

Once these programmatic fixes have been made and statements and bills have been processed, it's reasonable to proof a representative sample of these outputs to ensure problems have been resolved, the run is good and no other "domino effects" have occurred. These reviews can be done efficiently and securely through an online repository instead of email.

Sometimes it's difficult to know what elements are in the data file because it's a handoff from the IT department. If a poor practice becomes evident – let's say the data file contains customer credit card numbers, for example – it's critical to change the process so the data file contains only the information needed to properly generate statements and bills accurately and securely.

Customer case: A large national organization – worried about the accuracy of its statements and bills yet wary of the effort to proof thousands of PDFs – worked with an outsourced billing partner to develop automated programs to check, cleanse and validate its datasets instead of relying on the human eye. The billing partner built a control dataset and ran the organization's data files against the control data to catch and resolve discrepancies. This new practice effectively automated the proofing process for the organization.

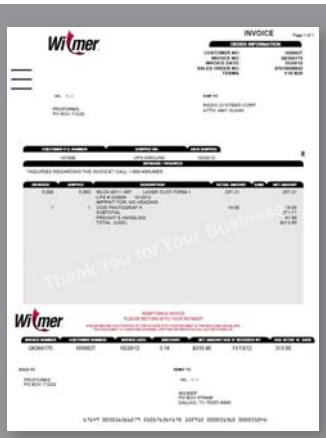
A small subset of the generated statements and bills were placed into an online repository, allowing the organization to review a representative sample and gain full confidence in the documents produced by the automated process.

Mistakes With Data (con't.)

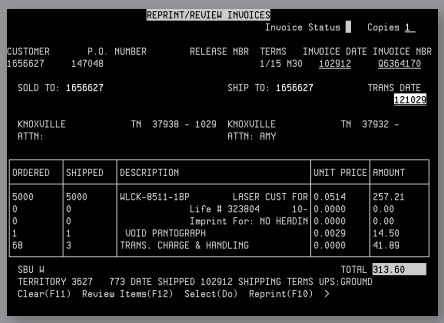
Mistake 6: Having no access to a "mirrored view" of statements and bills sent to customers, which would be a valuable daily tool for CSRs and a historical reference.

Explanation: Some organizations retain no electronic record of the actual statements and bills sent to customers, so they don't know exactly what the statement or bill contained or how it looked; they only have access to back-end billing data from customer accounts. This not only presents daily challenges to CSRs tasked to answer questions from customers but also makes historical research difficult.

CSRs that can't view the same statement or bill the customer sees may not be able to provide satisfactory answers to customers' questions. This can cause further customer confusion and payment delays. In fact, some customers may refuse to pay a bill until they get answers; other customers may request longer payment terms or ask for a discount.



Customer View



Customer Service View

Remedy: CSRs can eliminate customer frustration and payment delays by accessing an online repository that allows a statement or bill to be regenerated on the fly – a new original with a new date and time stamp. This allows a customer and a CSR to view and discuss the same document simultaneously so customer questions can be resolved faster. CSRs can even email a past bill or fax it to a customer on the spot, reducing cycle time for payment.

An online repository of statements and bills is important for other reasons:

- **For historical proof of what was sent, to whom and when.** This is crucial for compliance in regulated industries.
- **For error correction.** If incorrect statements or bills were sent to certain customers, an online repository makes it easy to determine who was affected so that corrected documents can be issued to those individuals only. Without access to a mirrored view of statements and bills, you may need to presume all statements and bills were incorrect and reissue documents to everyone, perhaps unnecessarily.

Customer case: CSRs at a large financial organization – unable to access a mirrored view of statements and bills sent to customers – were finding it increasingly difficult to address customers' questions via phone. So the organization changed the way print files were sent and composed for production. The resulting composed files are now accessible in an online repository for CSRs to regenerate into PDFs as needed during customer calls.

Mistakes With Data (con't.)

Mistake 7: Transmitting customer data files using systems that are not secure.

Explanation: Many organizations don't realize that the method they're using to transmit customer data files for processing into statements and bills is not secure and fraught with potential problems. These organizations rely either on FTP (File Transfer Protocol) sites, or more commonly on email. This can be problematic for several reasons:

- There's no absolute way to confirm the recipient received the email with the attached data file.
- Email is a point-to-point communication, specific to a person or group of people. If that person or group is unavailable to handle the data file emailed, then the process stalls. The email could sit unopened in an inbox for an undetermined amount of time.
- Because email is typically not encrypted, the data is not secure. It's possible that unintended recipients could get access to customer data files.
- If the intended recipient forwards the email to another individual for processing, the original email still may be available on the original recipient's desktop. Thus, multiple copies of customer data files may exist on numerous PCs and hard drives over time.
- Even emailing narrative content for statements and bills is problematic since it's also a point-to-point communication that's not secure. What's more, existing email organizational tools can make it time-consuming – or impossible – to locate narrative content again in the future.

Although people find email convenient, if it's used for sending customer data files, eventually the process will fail; an incorrect mailing of statements or bills will be released, or a file will not get through. And once that happens, it's likely to happen again.

Remedy: The better way is to work with an outsourced billing partner to help you begin sending customer data files through SFTP (Secure File Transfer Protocol). Your billing partner must understand, deploy and follow appropriate data access, privacy, security and management practices.

This alternative allows multiple individuals to access the data securely and move it forward for processing statements and bills. Notifications and confirmations are used to confirm receipt of data transmissions, so there are no process delays. Moreover, residual copies do not remain since data, once accessed and used, is deleted and destroyed regularly.

Customer case: A large medical center emailed a test dataset containing detailed customer and personal health information to its new outsourced billing partner. The partner immediately alerted the medical center to the data security and privacy violation and began collaborating with the medical center's IT department to change the process for file transfers. An SFTP environment was up and running in less than 24 hours. Files are now transferred only through SFTP, and new standards for data access, privacy, security and management are in place.

Mistakes With Delivery (Mail, Email, Web, Mobile)

Mistake 8: Not delivering statements and bills according to customer segmentation and preferences.

Explanation: Some organizations have not positioned themselves to deliver statements and bills based on customer preferences:

- They may not offer delivery options beyond mail such as email, web and mobile.
- If they do offer options, the technology platform may not be sound. (If so, adoption rates for these electronic communications will be low, and the number of paper bills will not decrease.)
- They may not have asked customers how they want to receive their statements and bills. (Customer A may prefer the mail; Customer B may prefer email; Customer C may want online access; and Customer D may prefer a text message.)
- They may not have customers segmented by preference in their database.

Remember: It's possible to lose customers if they're unhappy with the delivery of their statements and bills. So ask yourself: What is the lifetime value of a customer?

Remedy: To retain customers, you must be able to offer options for receiving statements and bills, identify customer preferences, segment customers accordingly, and then deliver in the format each customer prefers. One size fits all no longer applies.

A PDF viewed as an email or online can look identical to the paper statement. But statement and bill presentment in HTML on the web, or on a mobile device as a text message, will look different from mail and email presentment. In fact, the design must be revamped and optimized for these different formats.

If your organization provides a B2C service – such as carpet cleaning, lawn treatment, pest control or plumbing repairs – customers may prefer to receive their bill at the time of service. Newspaper bills are another example; some carriers prefer to hand-deliver bills to their customers. Customer segmentation is important in this case so the right bills are aggregated and sent to the right carrier for hand delivery.

Your system also should be able to handle another type of segmentation: one based on amount due. Consider, for example, whether all B2C bills for the month need to go out the same day. Perhaps customers with $5,000 due should receive their bill faster than customers with $50 due.

Customer case: A large credit card organization recently revamped its bill presentment and payment process and now handles it with ease. When a customer goes online, the organization lets the customer select multiple levels of detail – from the minimum (the amount due), to some detailed billing information (items purchased and when), to the maximum (the full PDF) – so customers can get the information they need to pay their bill quickly and confidently.

Mistakes With Feedback

Mistake 9: Not taking advantage of Intelligent Mail barcoding and other intelligent mail tracking options.

Explanation: Some organizations are not taking advantage of readily available technology that tracks when outbound statements and bills were delivered and when inbound payments are in the mail stream.

Remedy: Intelligent Mail barcoding developed by the U.S. Postal Service (USPS) allows a unique identifier on each piece of mail for tracking through the mail stream. The USPS stores these tracking numbers in a massive database for mailers to access and provide to their clients.

Some third-party providers have taken the USPS's Intelligent Mail barcoding information one step further and packaged tracking data for easier reference by mailers. These intelligent mail tracking tools provide delivery documentation beyond what the USPS supplies – that is, solid proof of contact for every required customer. Reports can be generated that help mailers understand what was mailed, delivered, when and where. Tracking can be done by state, ZIP code or even individuals within a ZIP code.

This intelligent mail tracking technology from third-party providers tracks mail accurately and predicts in-home delivery dates. Tracking, confirmation and reporting can verify that the mail arrives when it has to so an organization meets federal regulations and compliance requirements for important customer statements.

Other third-party providers have gone even deeper to create tools revealing where inbound payments are in the mail stream. In this case, the Intelligent Mail barcode can be placed with the return address record and printed on the remittance stub dynamically. That way, when the envelope hits the mail and is scanned by the USPS, the provider knows a response from that customer is in transit.

This has even greater value for mailers, who don't have to waste time and money sending dunning letters and making follow-up customer service phone calls if an online payment has just been made or "the check's in the mail."

Customer case: Consider a large lender that faced collection challenges. Costs to collect were high because of the multiple touches necessary to contact clients and retrieve payments. It often was discovered, after contact was made, that customers already had sent payment – so the collection efforts were wasted. By using intelligent mail tracking tools, the lender was able to see who sent a payment and when it was mailed. By stopping unnecessary collection calls, the lender enjoyed a cost savings of $15,000 per month.

Mistakes With Feedback (con't.)

Mistake 10: Not implementing reporting and feedback mechanisms to evaluate the success of your statement and billing programs.

Explanation: Even if you've carefully plugged any gaps in your statement and billing strategy – and your building blocks of design, data, delivery and feedback seem sound – how do you know whether your programs are successful if no consistent reporting and feedback mechanisms are in place?

Remedy: Implementing relevant reporting and feedback mechanisms, based on the objectives you set upfront, is the only way to determine success based on any changes you have made (e.g., statement redesign, data security practices, or new control mechanisms for preventing statement and billing errors).

Your upfront objectives might include one or more of the following:

- To reduce DSOs because customers are paying their bills faster;
- To improve cash flow;
- To add transpromotional messaging to every statement and bill;
- To increase e-billing adoption rates and reduce the number of paper statements mailed;
- To improve cross-selling opportunities;
- To increase revenue by upselling more products or services;
- To reduce inbound calls to customer service;
- To reduce postage costs;
- To eliminate risks with data access, privacy, security and management; and
- To increase customer satisfaction.

Once you've established your objectives and know what you want to measure, reporting and feedback tools can be tailored appropriately, based on these predefined parameters, so you can determine whether your objectives were met and your programs are succeeding.

Results should be documented and reviewed in quarterly and annual reports, which will help you improve your programs continuously. Organizations find there is always a new goal to try and achieve. Reporting may encompass numerous elements such as:

- Postage savings,
- Householding mail package cost and postage savings,
- Reduction in print page volumes,
- Decrease in mail volumes,
- On time mailing,
- Externally reported errors, and
- Issues reviewed, root causes determined and resolutions pursued.

Customer case: A large commercial reinsurance company implemented a new billing design and surveyed its insurance agents about their desire to "household" their billings. They offered ebill solutions and evaluated the use of mail tracking versus certified mailing for cost efficiency, too. In other words, they did all the right things in terms of design, data and delivery to drive customer satisfaction and cost efficiency, but neglected to track their success. There was no follow-up with agents who continued to receive paper invoices instead of ebills or any plan for encouraging the use of ebill delivery among new agents hired. In fact, they never tracked the overall cost savings generated by the redesign, conversion to householding, replacement of certified mail with intelligent mail tracking, or adoption of ebilling. With a little more forethought and clear benchmarks, the insurer's billing department might have documented its success and been a hero in their organization.

What's Next?

Is your organization making one or more of these top 10 mistakes? Which mistake hurts you the most?

Take a look at your building blocks for a successful statement and billing strategy. Where do gaps exist? With design? With data? With delivery? With feedback?

Since all four are essential, how do you begin making the necessary improvements so your strategy for statements and bills is more effective and produces better results for your organization?

First, do some investigation and discovery to identify your biggest gap. For example:

- If your organization has a cash flow problem because customers are not making payments in a timely manner, take a deeper dive into your remittance process. Is it designed and optimized for bank lockboxes so you can reduce transaction fees and eliminate manual processing?
- Or, if inbound calls to customer service are increasing and customer complaints are on the rise, then you might want to delve into your statement and bill design. Precisely how are you communicating critical data to your customers?

Determine your top two or three priorities and address each one. As soon as you do, you'll be well on your way to making your statements and bills more effective for your customers.

About WorkflowOne

WorkflowOne is the name behind some of the most innovative and successful solutions in print and promotional marketing today, with roots that go back 140 years. We are one of the largest providers of print management, distribution, kitting and fulfillment services in North America. We are committed to delivering exceptional solutions and service to our customers.

The company equips its customers with a wide range of printed products, from marketing collateral, direct mail and signage to business forms, checks, labels and stationery. We also provide billing and statement solutions, kitting and fulfillment services, branded merchandise and other marketing services. We're emerging as the industry leader to watch in the 21st century. You'll benefit from our:

- Network of more than 1,200 qualified suppliers and credentialed trade partners;
- Production expertise in all types of printing (digital, offset, sheet-fed, web);
- 12 business service centers nationwide with 1.5 million square feet of warehousing space;
- Cost-effective one-day coverage to more than 20 markets nationwide; and
- Industry-leading customer satisfaction, with scores of awards from clients for outstanding service.

WorkflowOne currently employs more than 2,000 people across the United States. Our base of 12,000 clients includes leaders in the retail, financial services, healthcare, manufacturing and services sectors. These clients include some of North America's largest retailers, many of the top 25 U.S. bank holding companies, leading healthcare group purchasing organizations, leading manufacturers across a wide variety of industries, and dozens of national nonprofit organizations. WorkflowOne is headquartered in Dayton, Ohio.

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