

Focus1: Building Customer Partnerships Through Effective Technology

What is the role of a print and mail vendor? We believe that one should take the approach of a true partnership. It is imperative in today's business world to strengthen your relationships and provide meaningful results for your partners. Focus1 plays a vital role in assisting collection agencies to limit risk exposure, run efficiently, and develop increased profits.

Technology has allowed companies to progress at impressive rates over the last several years. One of the best improvements has been in the area of address hygiene where our IT development staff has unveiled several new methodologies. We have a better grasp on utilizing the databases of address information available through the USPS than we had just one year ago. This improvement has resulted in a greater reduction in return mail and subsequently improved collection efforts by insuring that the mail piece is delivered on the first attempt.

When a file is received by a print vendor, it should be scanned for invalid USPS addresses and formatting errors. At Focus1, this is done by passing the file through two separate CASS (Coding Accuracy Support System) certification systems: one that excels with urban addresses and the other with rural addresses. In addition to



CASS, there is an Address Element Correction database that is used to correct the missing elements and increase the deliverable addresses in the file. Then the file can be scrubbed using the National Change of Address database which helps match names of debtors to addresses.

There are two variations for the National Change of Address (NCOA), an 18 month (NCOA18) and a 48 month version. The information that is

gathered from utilizing the 18 month version can help determine if certain clients would benefit from accessing the 19-48 month database. We do this by customizing the footnotes that are returned to us from two separate NCOA18 passes. The benefits of increased revenue are directly linked to the efficiency garnered through this type of utilization.

The information available to the agency is automatically uploaded back into your software which provides improvements to the overall automation of the agency's data management. There will be less time wasted on resending notices and formatting return data.

Furthermore, the actual letter mailed can be replicated into an Adobe PDF file that can be viewed by the collector on the floor when he/she is communicating with a debtor. This is a concept called Proof of Mailing (POM) and allows agencies to overcome the debtor's first line of defense, which is to deny receipt of the collection letter.

Ultimately all of these steps results in increased profits for the bottom line. As a print vendor, when you help your customer get better results by utilizing effective technology, you inevitably strengthen your relationship with the customer. When that occurs, you have developed a positive working relationship that will last for many years to come.

For more information on Focus1's services and products, contact Todd Nesbitt at 313-624-3360, or e-mail your inquiry to www.focus1data.com.

For more information on the Letter Outsourcing module (which is needed to create files compatible with Focus1's systems) and the NCOA module (which allows you to update your database with the standardize address information received back from the vendor), contact Tony Barnett, CR Software's Customer Relationship manager, at 703-934-9060 ext. 9209, or through e-mail at tony.barnett@crsoftwareinc.com.

