

Improving CRM at Nationwide.



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– Richard Blythe
Technology Operations Consultant
Nationwide Building Society

Background

Nationwide Building Society is the world’s largest Building Society, and one of the UK’s leading financial services providers, with over 10 million customers (known as members) and total assets of £85.4 billion.

While Nationwide’s branches across the UK manage the member communications process locally, fulfilment of most of its printed communications is managed from Nationwide’s centralised Mailing Services facility. This includes account statements, mortgage and savings letters to members, as well as the insertion of relevant marketing materials in these letters.

The Challenge

Nationwide’s central Mailing Services facility currently delivers around 90 million pages of customer communications every year and with annual volume growth of around 20%, Nationwide felt that the potential for an incident of member account miscommunication was ever present. As well as significant penalties that can be imposed by the regulatory authorities for such a mistake occurring, the loss of the trust that members have in Nationwide and the associated damage to its brand image could be irreparable.

Nationwide’s existing manual processes for producing printed member communications were tried and tested. Previously, data for print runs was downloaded to cartridges

from the Unisys, ICL and IBM mainframe applications. These were then delivered to the printers in the print centre, where the operators ran individual print batches. If there was a problem in a print run, staff would have to regenerate the cartridge and restart the run or manually reprint from the point of failure.

The finished print batches were then enveloped using enclosing machines. These had no closed loop check and presented a similar risk of error, where prints failed on the machine or were mis-fed. Either operation could result in members receiving multiple copies or worse still – no communication at all.

With the volume of business growing, and the capacity of the print centre significantly stretched beyond the 20 million letters it was originally designed to produce annually, Nationwide agreed it had to take action to protect its members and itself against a potential disaster.

The Solution

After researching current offerings in the market, Nationwide decided to implement an Automated Document Factory (ADF) to manage the production of its customer communications. Richard Blythe, Technology Operations Consultant, Nationwide Building Society was “convinced it was the right solution to automate Nationwide’s printing and mailing requirements and meet its corporate objectives.”

Fully automated document workflow. Improved customer service.

Following a competitive tender, a consortium headed by Xerox was selected to implement the project at Nationwide. The consortium included Xerox (project management, systems integration and printing), Sefas Innovation (integrity software), Formscan (printing integrity) and Pitney Bowes (finishing).

Key to the success of this project was a major change management programme, educating all employees about the benefits of the ADF and the positive impact it would have on Nationwide, both for improving the work process and achieving the project goals driving the ongoing future success of the company.

The ADF delivers a fully automated, workflow-driven solution that manages the end-to-end process for printing and mailing customer communications. The first phase was to integrate the mainframes with the printing process. This completed, the next requirement was to implement the integrity process in order to manage the printing and fulfilment. Each mail piece would be automatically reprocessed to incorporate its own unique identifier within a batch, which would be tracked through the process. Using barcode technology and high-speed digital cameras, items are checked as they are printed and a database records that each item has been matched to the correct paper stock, which is pre-barcoded.

As batches are completed, the ADF checks that the complete batch has printed correctly. The batches are then passed to the enclosing machines to be merged with any required marketing information before being enveloped. Once again, the barcodes are checked using the digital cameras as items pass through the enclosers, and the database is updated to show that batches have been completed correctly. Any mistakes or printing failures are automatically reprocessed until the complete batch has been processed

successfully. At the same time, print streams from each batch are automatically captured and archived so that a record of each member's documents is available to be retrieved electronically on demand.

The Results

As a result of the ADF implementation, Nationwide now has the ability to manage its member communications print and mailing process with complete integrity. There is a full record of all communications that have been printed, the batch they were printed in, on what printer and the operator that managed the batch. Any missing or damaged items can immediately be identified and re-run automatically. Managing the process from end to end in this way meant that Nationwide met its key project objective of ensuring that member communications are fulfilled and delivered without the risk of failure that some of its competitors have experienced.

Having identified the need to reprocess the mail to include tracking information at the point of printing, the subsequent changes have permitted further benefits to be realised where postal address information is validated and corrected and/or batches can be merged to take advantage of additional postal discounts.

At the same time, the Society has improved the effectiveness of its customer call centre agents to respond to member queries, through the ability to electronically capture and archive print jobs. When a customer phones with a query about the content of the communication they have received, the agent can immediately retrieve a record of what was sent out in exactly the same form and layout that can then be discussed with the customer. This results in improved efficiency when dealing with customer queries.

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Case Study Snapshot

The Challenge

- 90 million pages of customer communications sent out every year
- Client miscommunication could lead to regulatory penalties, loss of trust and brand damage
- Current processes and infrastructure stretched to the limit

The Solution

- Automated Document Factory (ADF)
- Fully automated workflow managing end-to-end customer communications printing and mailing process
- Unique barcode identifier with each mail piece to ensure process integrity and enable client document archiving

The Results

- All member communications fulfilled and delivered without risk of failure
- Additional postal discounts being realised
- Improved call centre effectiveness through access to electronic document archive

