MyPRINT Resource

Transactional Printers Make a Statement

BY RICHARD ROMANO ON JUL 7, 2014

Transactional printing—the printing of statements, invoices, and other materials that document a transaction of some kind—have proven to be one of the hot spots in the industry, despite all the envelope-borne exhortations to "go paperless." Faster print engines, higher-quality color reproduction, and improved software have all helped to optimize the efficiencies and economics of transactional printing. But the challenges involved in transactional printing occur in a not unlikely place: managing data.

DMM (thinkdmm.com) was founded in 1983, and currently has two facilities, one in Scarborough, Maine, and North Wales, PA. Verticals and clients include banking (Bank of America), insurance (Prudential), healthcare (Emblem Health), and some retail (L.L. Bean). The company is all all-digital shop—largely Xerox equipment. The company began not in printing, but as a data service bureau, specializing in managing, cleaning, and optimizing databases. In the late 1990s, the company expanded into offering direct marketing services and black-and-white transactional printing. They have since added color equipment.

For DMM, printing is the easy part, and secondary to data management. There is also quite a lot of acronym management involved.

"We are doing CASS [Coding Accuracy Support System] certification, ZIP+4 address standardization, making sure names and addresses are consistent, and NCOAing [National Change of Address] the file," said Theresa Cloutier, senior VP of marketing and customer experience for DMM. A relatively new part of the data side of the business has become analytics. "The data analytics side has developed hugely in just the past five years," said Cloutier. "It's cross-referencing the names and addresses in your database with all the secondary analytics information, such as credit card data, demographic data, age, and income."

Software has taken a lot of the pain out of prepping databases for print. "Technology like SAP BusinessObjects, Postalsoft, and Bell and Howell Mail Manager are good software tools," said Cloutier. "Once you're trained, you can use them pretty easily." These applications are used for "data hygiene"— cleaning up names and addresses and facilitating the postal processing. Once the addresses are cleaned up, the data needs to be integrated into the document that will be printed. That requires document composition software, a program like QuarkXPress or InDesign tailored to the needs of transactional print production.

The premier solution for transactional document production, said Cloutier, is GMC's Inspire Designer. While it's not a million miles removed from the basic mail-merge process—think of piping Microsoft Excel data into a Word template—but depending on the document, it can be very complex. "If it's just a letter, that's pretty simple," said Cloutier. "Today, most of the transactional documents have more than one field that is variable and consist of a mixture of fixed and variable-data fields." There are also a lot of variable images. Depending on the complexity of the document, design and preparation—what Cloutier calls "variable-data processing"—can take anywhere from half an hour up to two or three hours. The length of the variable-data processing stage will also vary according to how much the data needs to be cleaned up.

Keep It Clean

We have probably all received enough variably printed materials over the years to know that databases vary wildly in their cleanliness. "Usually, no one's data is perfect and there are things in the data fields that shouldn't be there," admitted Cloutier. In addition to data in the wrong fields, there is also missing or inconsistent data to contend with, especially if various data points need to be merged into a static template. A lot of it is just the nature of the beast. "Not everything fits perfectly into every field," said Cloutier. "So you have to set up processes to address that." While it's tempting to think that the most accurate

solution would be to just eyeball the entire database, that is time-consuming and impractical, especially if you're talking about tens or hundreds of thousands of records and many fields within each record. So DMM does an evaluation of the database and develops data queries to catch and fix inconsistencies. It's like a highly sophisticated search-and-replace feature. One field should have the name of a sales rep, for example, such as a transactional project for an insurance company sending out retention letters. But instead, some of the records have the location of the sales office in that field instead. So that needs to be automatically standardized.

This is all part of the extensive quality control process that is required for a transactional print project. Depending on the client and the project, doing extensive hard copy proofs is also part of the QC process. "For one of our clients, we did physical printed proofs," said Cloutier. "Especially when we're launching a new program. We always catch something."

Outstanding In Their Fields

A recent project DMM completed for an insurance company involved a retention letter sent to policyholders whose renewal dates were imminent. There was a wide variety of policies and options, which meant there were 109 variations of the letter. Within each letter, there were nine variable fields, including simple items like name and salutation, but also variable tag line headings above the product name, the name of the sales rep, the sales rep's telephone number, the bulleted list of benefits for a given policy, the body copy, legal copy which varied by state, and more. And, of course, all the mailings had to be synchronized with the policy renewal deadlines.

So if you get the sense that transactional printing is more about working with data and less about actual printing, you're right.

Digital Data Centers (www.dmcilink.com/) was founded in 1995 under its original moniker Data Management Center. It offered data processing, imaging, and mailing services for a national forms company with worldwide print center. Last year, the company changed its name to Digital Data Centers, moved into a larger facility in Glendale Heights, Ill., and added a new data center in Tempe, Ariz., to bring its total number of data centers to four, which are strategically located geographically to deliver mail quickly to different parts of the country. DDC not only handles transactional printing, but very often the transactions themselves. And to help serve those who have indeed obeyed their creditors' pleas to "go electronic," DDC offers print mail, fax, e-mail, and Web distribution.

"No one company is 100 percent electronic in messaging or invoicing," said company President Dale Dembski. "Digital Data Centers understands that customers' preferences and levels of comfort regarding different distribution methods vary and is happy to accommodate their diverse desires." They also understand that people's preferences change. "We've developed a proven program that educates the end customer on the benefits of all of the different methods of distribution," said Dembski. "When they're ready, we're ready. We have the technologies in place to instantly change a customer's preference for the most cost effective and responsive delivery method."

DDC has implemented an online program that makes it easy for customers to upload data, images, and other elements of a project. But with transactional printing, automation can only go so far—the "comfort" aspect again—and the company has realized that users still prefer that a dedicated data processor do the work and submit online proofs. So DDC has found that a capable database processor with some graphic arts experience is crucial to providing clients with an internal resource that can assist them.

As with DMM, DDC has found the database management requirements can range from very simple— such a moderate knowledge of Excel—to very complex—complex logarithms that may require programming expertise—depending on a given project.

Shell Games

Once upon a time, a lot of transactional (and its cousin, transpromotional) printing utilized an offset "shell" approach. That is, the static portion of transactional documents was mass printed on an offset press and those "shells" were later imprinted with the variable data on a digital press. But speed and quality—especially color quality—of digital equipment have improved to the point where shops can take a "white paper in" approach: simply print everything on demand in one pass.

DMM has also found that their knowledge of how to manage and streamline data has allowed them to develop new workflow efficiencies that save time, money, and resources. A lot of this is thanks to digital printing's ability to wean transactional printers off the offset shell approach. "We converted [one client's] work to the Xerox 8250 production printer and it eliminated the need for preprinted shells," said Cloutier. "Digital color has become much more cost effective."

Effective management and combination of datastreams also helps eliminate the reliance on offset-printed shells. The on-demand approach saves time, inventory (no storing of the shells), and eliminates waste, especially if you have extra shells left over—or, worse, there has been some kind of change, either to the branding, the messaging, or some other aspect that makes the shells unusable. DDC also prefers the white paper in approach, also citing improvements in speed and quality. The company has found Ricoh equipment to be the best solution for their needs.

"From my perspective, the Ricoh line was created exactly to serve the blending of variable messaging into transactional documents," said Dembski.

Are You Sitting Comfortably?

At the end of the day—or perhaps at the beginning of the day—Cloutier advises anyone looking to get into transactional printing to get comfortable with databases. "Probably the most basic thing is you'd have to be able to process the data so when the customer gives it to you, you'd be able to ZIP+4 and standardize the file for postal processing," she said, "as well as do some cleaning up of the addresses, updating them through NCOA."

There is also the need to stay on top of technology—specifically the technologies that clients prefer to use. "Ten years ago, clients wanted their file of mailed invoices on a DVD," said DDC's Dembski. "Five years ago, they required Web site archive for documents. Today, they want an online pay site for those documents. Next year they'll want to navigate the pay site on their smart device."