



“Minimize Your Mail Returns”

June 26th, 2017





Kenlyn T. Gretz

President and CEO of...





- Best places to work .



9 Consecutive years!





Ridiculously nice...

COLLECTION AGENCY





This is not legal advice. You should contact your company attorney for legal advice.





Getting it Right the First Time





Moving Data

- "Geographical Mobility" report US Census, 629 million people, 1 year and older, changed residences in the U.S. within the past year (53%).
- 61% of all movers stayed within the same county.
- 21% moved to a different county in the same state.
- 4% moved from a different state.
- 3.6% moved to the U.S. from abroad.





Moving Data

- Renters were more than **four times** more likely to move than homeowners.
- 22% of all people living in renter-occupied housing units lived elsewhere
- The mover rate of all people living in owner-occupied housing units was 5%

• <http://www.census.gov/>







POS Verification too expensive?

- Simple scripting changes will decrease your mail returns of first time customers.
- *“Would you please give me your address?”*
- *“Would you please give me your **mailing** address?”*
- Followed by: *“What is your physical address?”*
- *“Would you please give me your **mailing** address? I will need to verify the address with an external system.”*





Free Tool from Melissa Data

- <http://www.melissadata.com/lookups/zipcityphone.asp>
- Verify addresses
- Verify streets
- Free (after so many searches, it keeps asking you to buy, just clear your internet history and delete cookies) Tools>>Internet Options>>Delete Browsing History.





“They never sent me a bill!”

There could be some truth to it...





Data Management

Statement vendors use United States Postal Service databases to do the following:

1. CASS Certified
2. Address Element Correction
3. NOCA Data
4. Tell you in advance if the mail will be returned
5. Give you address corrections and mail your piece of mail to the new address





3 Processes You Need to Know

- CASS
- AEC
- NOCA





CASS

- Not all CASS Vendors are created equal.
- <https://ribbs.usps.gov/index.cfm?page=cassm>
[ass](#)
- CASS = **Coding Accuracy Support System**
- Most statement vendors outsource to a CASS Certified company.
- 1000 test records for 5 vendors.





CASS

- 2515 CTH H, GRAND RAPIDS MI
- Really is:
- 2515 County Highway H, GRAND RAPIDS MI
- 61546
- 61546-1548
- Request a list of addresses that do not CASS Certify





Address Element Correction

- When an address is inaccurate or missing an element, there is a chance that USPS's Certified address-matching software may lack sufficient information to deliver a mail piece. AEC is a process that turns problematic addresses into accurate addresses or identifies them as potentially undeliverable.
- Data "cleansing" ...
- <https://ribbs.usps.gov/index.cfm?page=aec>





Address Element Correction

- For example, if an address on a mail piece is 3117 **WWETMONT**, CT, AEC will correct the misspelling to WESTMONT.
- What is the cost for AEC? AEC processing fee is \$0.024 per address submitted with a minimum fee of \$24.00. What's the return correction rate for AEC?
- **Memory of passed addresses. Decreases cost.**
- AEC has an estimated correction return rate of 38%





National Change of Address

- "Address Service Requested"
- On outside of your mail pieces.
- What the NCOA service from your statement vendor will not pick up, the USPS will send you paper cards.





Vendor Selection

Company	Documents	NCOA Hits	NCOA %	Address Change Card NCOA Hit	Address Change Card Percent of NCOA Hit
Old Vendor	42,410	1,701	4.01%		
Old Vendor	64,097	3,820	5.96%		
Old Vendor	31,524	1,083	3.44%		
Old Vendor	31,108	1,890	6.08%		
Old Vendor	56,631	2,745	4.85%		
Old Vendor	52,370	2,552	4.87%		
Old Vendor	77,205	4,476	5.80%		
Vendor 1	1050	81	7.71%	44/50	88%
Vendor 2	1050	43	4.10%	21/50	42%
Vendor 3	1,050	103	9.81%	43/50	86%





Tell you in advance if the mail will be returned

- A person can forward your mail for 15 days up to 6 months.
- They can file an extension for another 6 months.
- So if the address correction is expired, instead of mailing the piece, they will send your information back.
- Make sure your system is using these codes correctly and understanding them.





NCOA Data Base

- How often is the data refreshed?
- Do they back out stale data? Stored for 18 months from the last day of the month the change was processed.
- Do they have a history of old data? Some use NCOA 48 Month. Good or Bad.
- How does their matching mechanism work?
- Can the matching mechanism system wide or by specific client?





Are you leaving data on the table?





Matching Mechanism

- Matching Examples





Paper Address Correction Card

- Why do you get them?
- Do you get a bunch?
- If so, what is that telling you?



Updating Addresses

- Two Systems. Build a process.
– *“Do you have another account with us?”*
- Simple as two files compared to another nightly.
- The responsible party may have more than one account they could be responsible for?





Email Statements

- Develop a program to touch base with the customer periodically with a mail piece if you don't have regular contact with them.
- The mail piece should have “Address Service Correction”
- Sub-contract to search NCOA data base without sending the mail piece.





Reading Your Mail Returns

- First-Class Mail®, First-Class Package Service, and Priority Mail® service is forwarded for 12 months, at no charge, as long as the sender did not place a non-forwarding endorsement on the mail piece
- During months 13-18, the mail is returned to sender with the new address
- After 18 months, the mail is returned to the sender with reason for non-delivery attached.



Yellow Sticker

New Address, "Moved-No Forward" or "Forwarding Order Expired" data. Also, who has filed the order. The character following the last name (SMITH) indicates a move for the individual only versus a family or business move.

First character indicates class of mail, in this case First Class. The three remaining characters indicate the move effective date, in this case June 1995. Months are represented by numerics with the exception of A= October, B=November, C=December, and H=No Order On File

T indicates temporary order on file

Date Processed

FLAG115*	T123460023	1695	04/15/98
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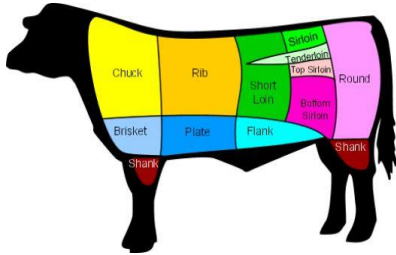
NOTIFY SENDER OF NEW ADDRESS
SMITH JONATHON
123 MAIN ST SE
ANYTOWN US 12345-7890

Source: USPS



Not all Mail Returns are Equal







Take The Easy One's First





Some Are Easy!

[USPS Mail Return Codes Endorsements.xls](#)





Digging Deeper into Undeliverable

[Our Data](#)



Results

	E	F	G
Was the Mail Eventually Returned	Total	Percent of Total	
TRUE	123	18.92%	
FALSE	527	81.08%	



OUR NEXT WEBINAR:

Healthcare 2.0 – Statement Redesign Challenge

Wednesday, August 9th

[11:30 AM – 12:00 PM CST](#)

In this webinar we will discuss the Healthcare 2.0 patient experience challenge for statements and portals.

To register for webinars please visit

<http://www.americollect.com/knowledge/upcoming-webinars/>





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