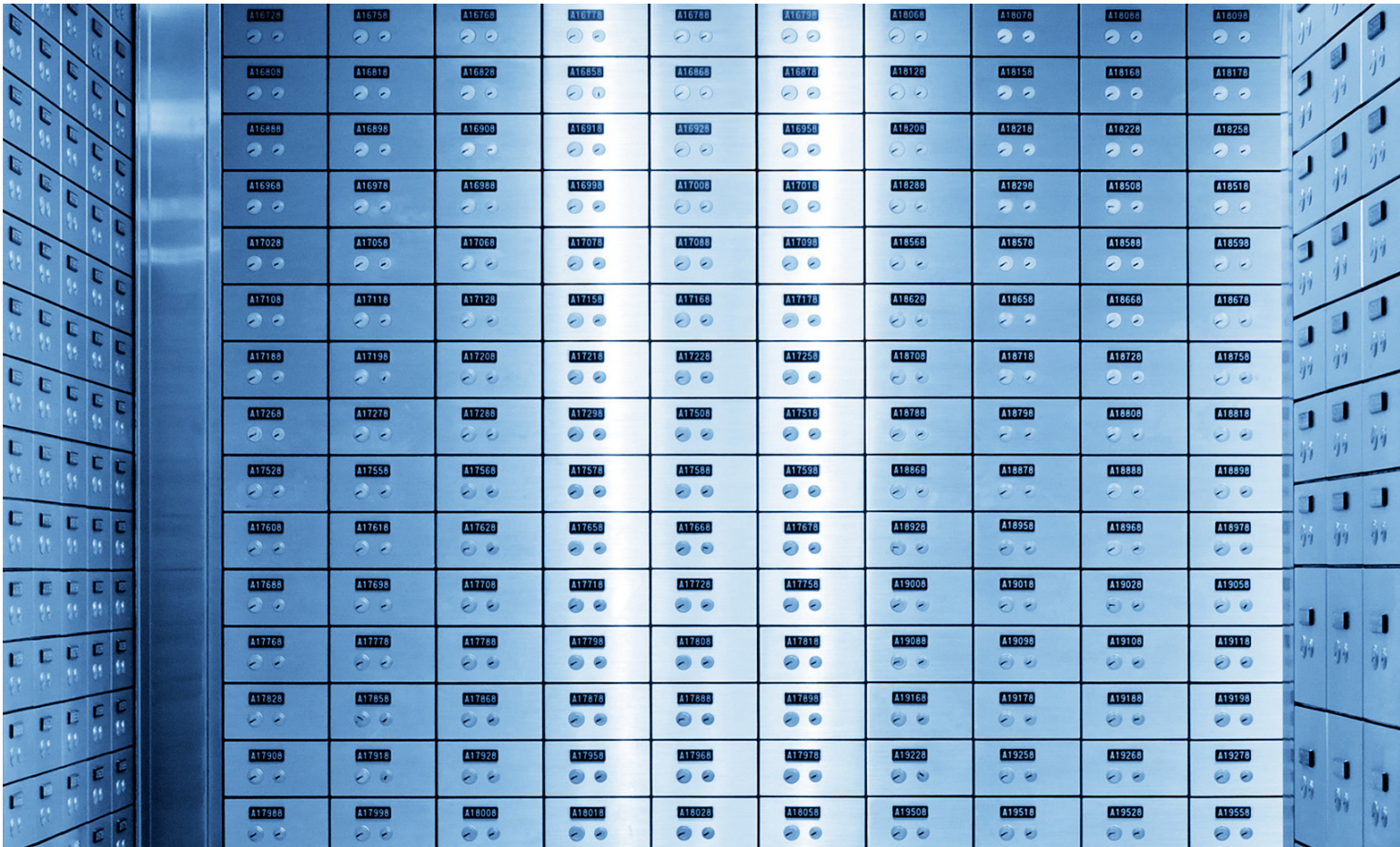




Mailing

# Compliance and customer privacy are critical.



# Mitigating risk by protecting customer information.

No matter what industry you're in, your customers expect that you will prevent the wrong information from getting in the wrong people's hands.

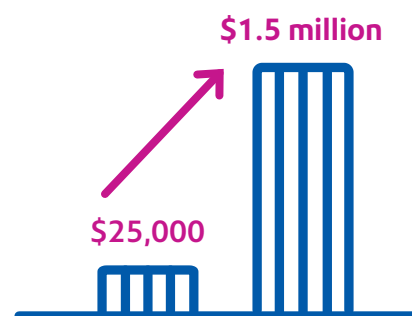
Organizations face a growing need to comply with new laws and industry regulations that govern protection of private customer information. These regulations and penalties must be adhered to, regardless of a business' size. Businesses can spend upwards of millions of dollars to protect their digital private customer information. All too often, safeguards of this level are not extended to private customer information sent in the mail.

With each and every effort, you need to prove your processes are accurate. No matter what industry you're in, your customers expect that you will prevent the wrong information from getting in the wrong people's hands. To make this happen, you need an easier, more secure way to protect your printed customer information... and be able to do it every time.

Failure to properly ensure that your private customer information is protected can lead to:

- Financial penalties such as fines or litigation.
- Bad press coverage impacting company value.
- Organizational inadequacies that become exposed to the market.
- Customer degradation of trust, loss or reputation.

Compliance laws and regulations are becoming more complex. Fail to follow and you might have to deal with:



Fines for HIPAA violations can range from \$25,000 to \$1.5 million.<sup>1</sup>



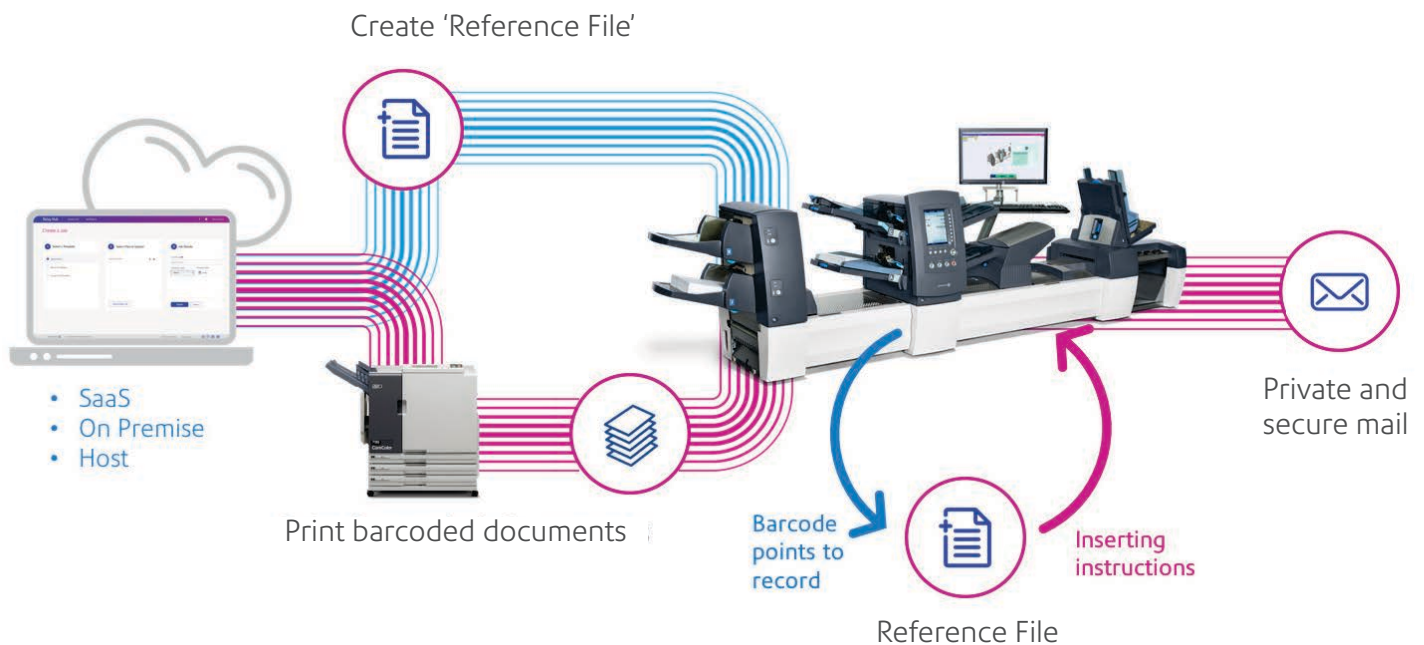
GLBA violations can be \$10,000 per incident plus mandatory annual audit.<sup>1</sup>

<sup>1</sup> <https://www.ama-assn.org/practice-management/hipaa-violations-enforcement>

# When doing it perfectly isn't good enough, prove it with file-based processing.

Our file-based processing technology tracks every page of a customer's document and provides precise reporting, all the way down to an individual recipient level. File-based processing is designed to not only ensure a customer's mail

piece is assembled correctly, but also provide the details that prove it. Because the disposition of every page is recorded, you are able to fully recreate and evidence a mailing event at a future date should the need ever arise.



## How does it work?

Our software tools can use either your existing print streams or composes documents from your data inputs to create a 'Reference File.' This Reference File contains detailed information on each page of a mailing. The software then adds barcodes to the customer documents before they are printed. As a page is fed through the

inserter, the barcode is scanned. The barcode refers to a record in the Reference File, which gives the inserter precise instructions on how to handle the customer's document. As mail is processed, the inserter is able to immediately report on finished customer documents, mail pieces still in-process and even customer mail pieces still to come.

Let Pitney Bowes help you succeed in this complex environment. Our solutions are designed to mitigate risk when communicating private information to your customers.

# The importance of using a Reference File.

The Reference File provides information and reporting that a standard barcode alone can't deliver. Rather than relying on a barcode for instructions on how to fold and insert your documents into envelopes, our Reference File contains digital instructions about every page of a mailing. The best part is that the Reference File is composed directly from information already in your documents, meaning there's nothing extra you need to do.

When you have a file to refer to, your inserting machine knows which document it is handling. For example, the Reference File knows the 8 pages currently in process belong to John Doe, who lives on 123 Main Street, and that there are 4,324 pages left in the mailing. Without the ability to check a Reference File, your document security is limited to the information poured into the barcode. The Reference File is the key to moving from "getting it right" to "proving that its right."

**SkyLimit**  
No Limits

ACCOUNT SUMMARY		PAYMENT INFORMATION	
Account Number: XXXX-XXXX-XXXX-0000		New Balance	\$2,468.72
Previous Balance	\$2,342.87	Payment Due Date	03/10/2016
Payments, Credits	\$25.00	Past Due Amount	\$0.00
Purchases	\$126.63	Minimum Payment Due	\$60.00
Cash Advances	\$0.00		
Fees Charged	\$0.00		
Interest Charged	\$24.22		
New Balance	\$2,468.72		
Closing Date	02/12/2016		
Total Credit Line	\$11,500.00		
Available Credit	\$9,031.28		

**Go Green**  
Sign up for E-Billing  
SkyLimitFakeSite.com/green

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
2/10	Payment - Thank you	25.00
PURCHASES		
1/22	Mario Hotel	244.12
1/23	Starboard Coffee	5.73
2/1	All Clean Drycleaners	45.10
2/2	Starboard Coffee	4.26
2/4	Lunch-And-Go	32.98
2/5	Café Au Later	18.12
2/7	LaLa Gas	20.44

QR Code: [Barcode]

Account Number: XXXX-XXXX-XXXX-0000  
Payment Due Date: 03/10/2016  
Minimum Payment: \$60.00  
Amount Enclosed: \$  
Make your check payable to SkyLimit Card Services

SKYLIMIT CARDMEMBER SERVICES  
P.O. BOX 123

01. Your existing document without any changes

## 02. Reference File raw data

0000000000001035234567890123456789E	00000000000Ms AUDREY TAZA 8 Ramsbury Street ANYTOWN, MD 21229
X	
00000000000002035234567890123456789E	00000000000Mr MARTIN CAMPBELL 79a Albert Street KILMORE VIC 3764
X	
0000000000003035234567890123456789E	00000000000Mr STEVE HALLS 44 Goldsmith Ave RINGWOOD NORTH VIC 3134
X	
0000000000004035234567890123456789E	00000000000Ms DONNA THOMAS 66 COW PATH DR STAMFORD, CT, 06902
X	
0000000000005035234567890123456789E	00000000000Mr OSCARE TUCK 2 Edmon on Street LALOR VIC 3074
X	
0000000000006035234567890123456789E	00000000000Ms JUNE WMBATTY 2 Edmon on Street LALOR VIC 3075
X	
0000000000007035234567890123456789E	00000000000Mr BRIAN IILSON 109 Cas y Dr PRESTON VIC 3072
X	
0000000000008035234567890123456789E	00000000000Mr C Noho el 29 Bano l Street CRAIGIEBURM VIC 3064
X	
0000000000009035234567890123456789E	00000000000Ms K Maqr undbout. 6 Birch Court HOPPERS CROSSING VIC 3029
X	
0000000000010035234567890123456789E	00000000000Ms C Katt 5 Denve Court EPPING VIC 3076
X	
0000000000011035234567890123456789E	00000000000Ms C Katt 2/26 Lo ton Terrace EPPING VIC 3076
X	

Barcode points to record number (00004)

Name / Street Address / City, State, ZIP

# Choose the right file-based solution for your business.

We designed our file-based solutions to help ensure that every document is treated with the same level of scrutiny, regardless if you're sending communications using physical mail or digital, producing them in-house or outsourcing your production.

## 01. Produce mailings yourself with a Pitney Bowes folder inserter.

Powerful file-based processing capabilities can be seamlessly added to the Pitney Bowes Relay 5000 to 8000 Inserting systems. The Relay® inserters provide you with fast and flexible automated folding inserting plus the added power of privacy protection featuring file-based processing.

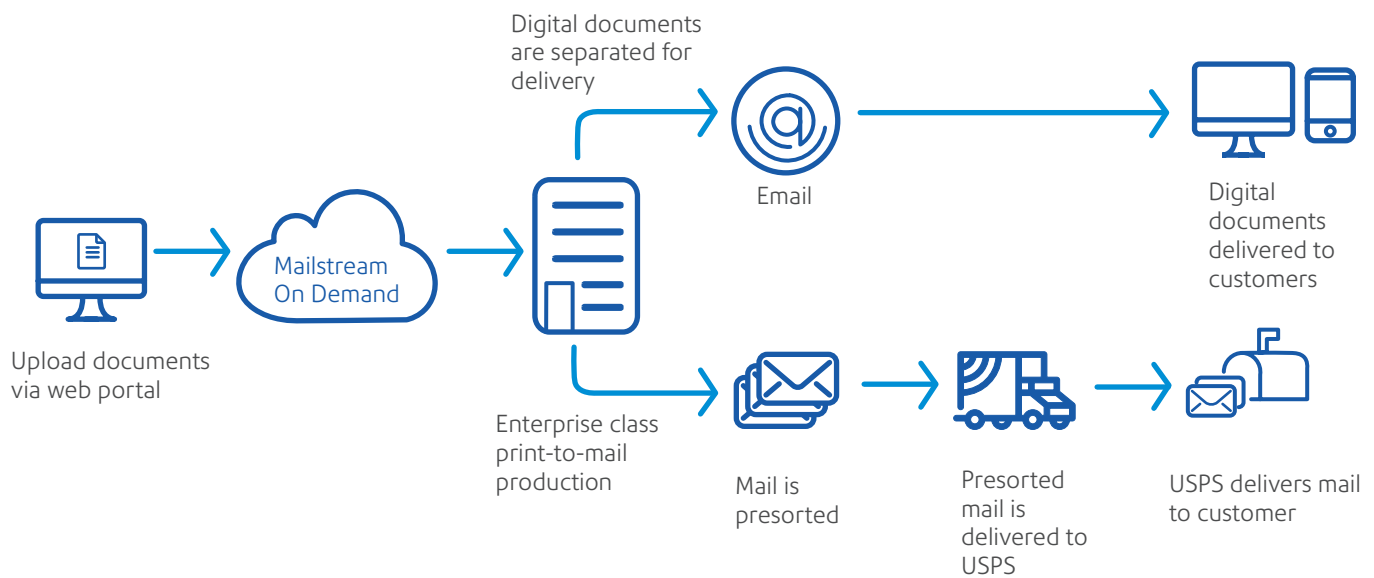


# Now you can print and mail right from your desk.

## 02. Choose a proven service to produce your mailings.

In addition to providing the tools to help our clients maximize their customer communications in their mailrooms, we understand the challenges you face when managing the costs and complexities around producing mail yourself. That's why we created Mailstream On Demand.

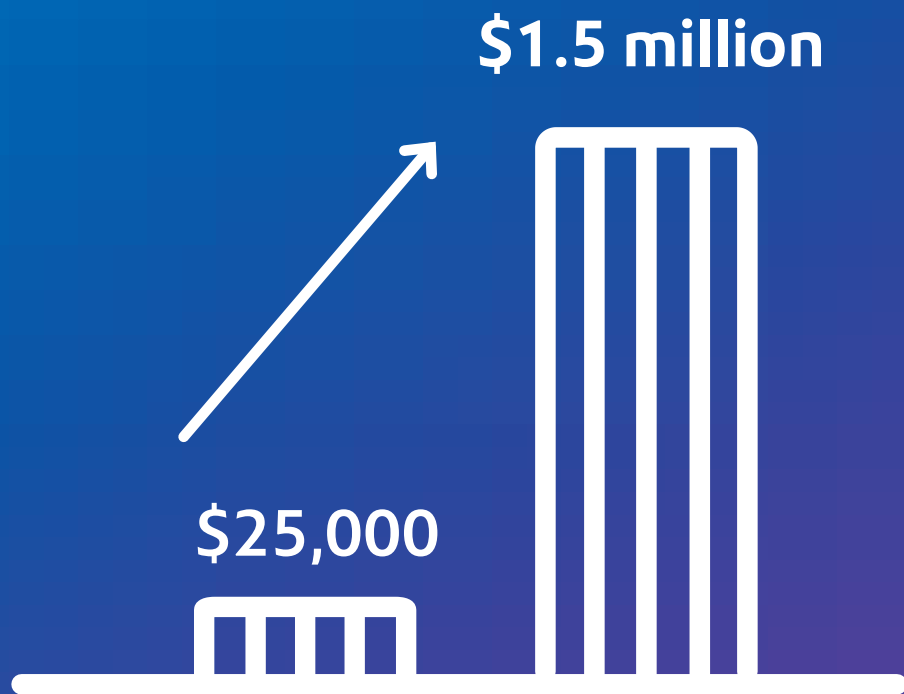
Now, you can print and mail right from your desk. Plus, choose to outsource all —or just some—of your communications during peak periods. All mailings produced using Mailstream on Demand are created in a full file-based processing infrastructure, giving you the peace of mind that your critical customer communications are being expertly handled.



### With Mailstream on Demand, you can:

- Increase output without worry. Mailstream on Demand is scalable to meet future needs.
- Easily transition paper to email with our digital sending options.
- Gain instant insight to your document production and delivery.





Fines for HIPAA violations can range from \$25,000 to \$1.5 million.

**United States**

3001 Summer Street  
Stamford, CT 06926-0700  
800 327 8627

For more information,  
visit us online: [pitneybowes.com/us/relayhub](https://www.pitneybowes.com/us/relayhub)