

Next-gen CCM: Take a Complex Document and Make It Simple



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An Introduction to Complex Documents

Complex documents are often quite long – insurance policies, contracts, welcome kits – but they are not defined by their length. What makes these documents complex is the preponderance of variable elements that impact its creation. Within each document are content blocks that apply specifically to the recipient, culled from a database of possibilities and based on criteria created by complex business rules and logic. For example, if the customer you are addressing lives in Texas, is between the ages of 35 and 55, and is married, a specific content block may need to be incorporated. If they fall outside that age range, a different content block may be included; if they are single, yet another content block could be triggered, and so on, through a vast, intricate web of possible permutations.

While a designated individual is ultimately responsible for the resulting complex document, there are many people involved: writers, subject matter experts, line-of-business managers, lawyers, compliance officers, graphic designers, and more. The consumer of a complex document likely surmises that the writer didn't create the tables, charts, and images. Less obvious, however, is that the content came from multiple departments within the company, and from document creation systems that may be unique to those departments.

Nor will they know that legacy IT systems and outmoded post-composition tools made creating that document a nightmare. The highly-customized nature of a complex document makes it difficult to put into production quickly; they often take months to create, making it difficult for businesses to bring new products to market quickly.

If you are in a business that produces and relies on complex documents, like Insurance, Finance, Healthcare, or Telecom, you need to earn and maintain the trust of your customers. Success in those industries is measured, in part, by customer satisfaction and longevity. When a customer receives a complex document, it should meet their needs, exceed expectations, and create a positive Customer Experience (CX). And you need to be able to provide all that for your internal customers as well.

To quote Albert Einstein, “The definition of genius is taking the complex and making it simple.” In this paper, we'll discuss how next generation Customer Communication Management (CCM) platforms help you create and deliver regulatory-compliant complex documents on your customers' preferred channel. The right CCM will enable all stake-holders to participate in the process to ensure the output of a comprehensive document across all channels that meets the needs and demands of your customers. The right CCM will take the complex and make it simple.

Customer Expectations

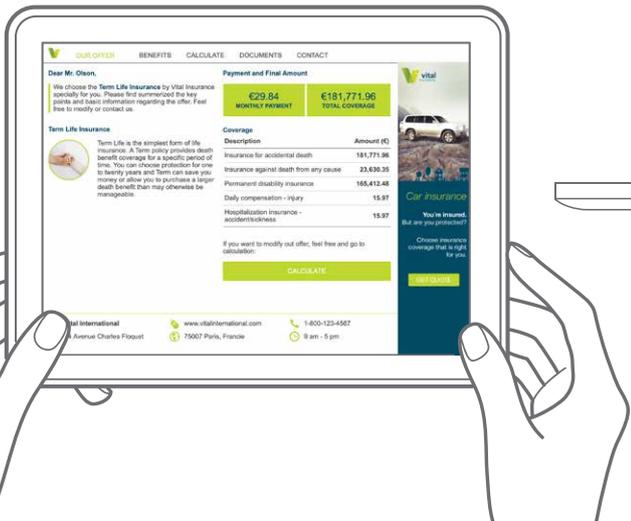
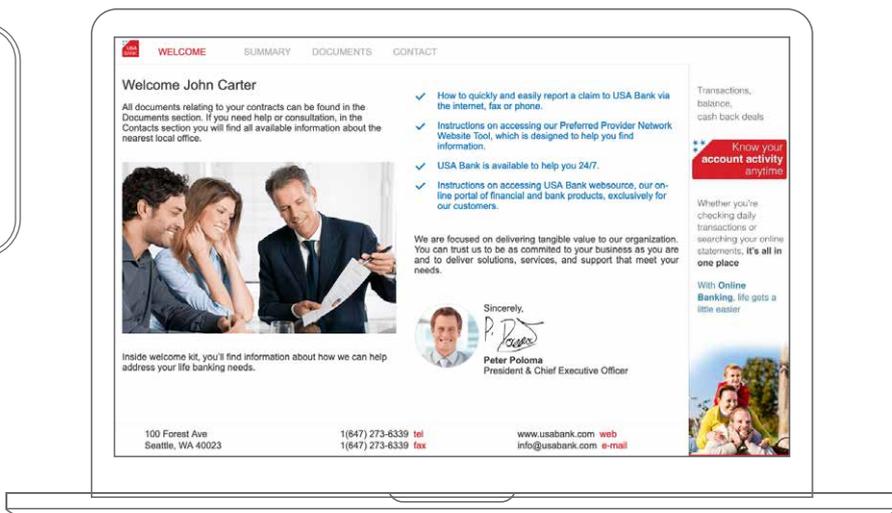
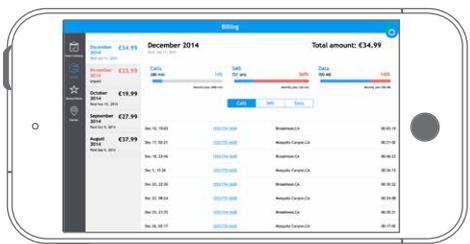
The content of a complex document is, of course, of vital importance to the recipient. After all, it embodies the very reason that they are doing business with your company. But equally important is how the document is presented. Is it personalized beyond the salutation? If promotions are included, are they relevant to the individual? Does it clearly reflect their personal profile? Was it delivered by their preferred channel? If it's electronic, is it easy to navigate through? Does it look the same on all their devices? As an integral part of the relationship the customer has with your organization, the more the document reflects your knowledge of them, and their preferences, the higher their satisfaction will be.

We have all been trained by modern-day technology giants, like Amazon, to appreciate an almost prescient level of personalization and recommendation. With so many items available online, Amazon needed to find a way to promote whatever would be most desirable to any given individual, based on their unique profile and shopping habits, so they created Amazon Personalize, which they describe as “a machine learning service that makes it easy for developers to create individualized recommendations...” Gone are the days when consumers were willing to be addressed as Dear Sir or Dear Madam. Communications that open with a blind salutation are immediately tossed out. For better or for worse, when it comes to customer communications, the bar has been set pretty high.

Consider how often a consumer is faced with a complex document. The figure below shows how pervasive they are:

INSURANCE	FINANCIAL SERVICES
<ul style="list-style-type: none"> • Life insurance policies • Personal lines • Welcome Kits • Benefit Booklets • Commercial lines • Declarations • Whole life • Universal Life • Annuities Packages • Regulatory documents 	<ul style="list-style-type: none"> • Applications & contracts • Mortgage & loan documents • Welcome packages • Proxy statements • Annuities • Wealth management reports • Investment portfolio packages • Regulatory documents
HEALTHCARE INSURERS	TELECOMMUNICATION PROVIDERS
<ul style="list-style-type: none"> • Contracts • Welcome Kits • Explanation of Benefits • Directories • Wellness Programs • Annual Notice of Change • Claims • SBC • Directories 	<ul style="list-style-type: none"> • Onboarding & contracts • Printed statements • Dynamic Online Statements

Customers expect content to be relevant to them, but they also expect to be able to interact with it through the channel of their choice. They may want to fill in a form on their laptop, review it on their phone, and send it from their tablet. The easier it is for the customer to communicate back to you, the better their experience.



They may also expect to engage with you through mobile push notifications, particularly around time-sensitive content, like renewal notices. No one wants to have to proactively check their insurance agreement to see when it expires. That would be a negative customer experience, the opposite of what you strive for with your customer communications.

The Customer is on a Journey

Complex documents and InstaPots have very little in common, so it might seem like a stretch to compare the actions of a technology trend-setter like Amazon to your own Customer Communication Management, but you're not as far apart as you think. Every business needs to understand the Customer Journey in order to provide a stellar Customer Experience.

The relationship with your customer did not start with a complex document. It started with a series of interactions that led to that communication. The consumer clicked on a link, or filled in a form, or called to request information. They searched the web, read reviews, and asked for quotes. They used their tablet, smart phone, and laptop, and they talked to friends and acquaintances about their experiences. Each time they reach out to you is an opportunity to gather important information about them; information that could subsequently be incorporated into your customer communications.



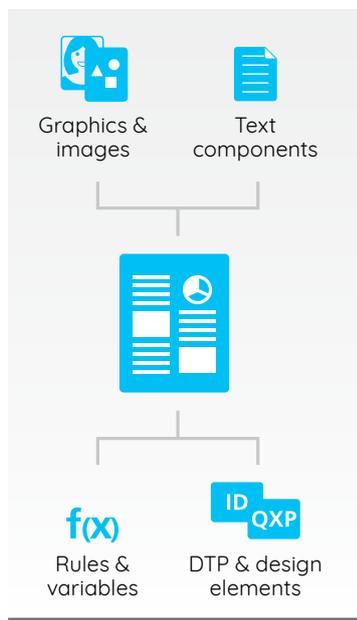
Connect the Dots

Once you've captured all that information about your prospect or customer, the challenge becomes how to bring it all together? It's not unusual for a single business entity to have multiple databases, with multiple data sources. Complex documents may need to pull data from all of them. If you have to involve IT each time, your ability to be responsive is going to suffer. Next-generation CCM platforms have the ability to connect with all your sources, internal and external, to integrate data without IT intervention.

Leverage Reusable Components

While complex documents include content specific to the consumer they are being created for, they also use a lot of boilerplate. One of the easiest ways to simplify putting together a complex document is to leverage reusable components. When these 'content blocks' are governed by style rules that travel with them, you'll be able to ensure the appropriate use of branding, layout, colors, and logos.

Intelligent Content, Using Rules and Automation



Reusable content blocks save time and energy, but complex documents require so many that it pays to have assembly rules built into document templates. Required content can come from any department; you may need to incorporate new jurisdictional, compliance, branding, product, language, or regulatory content. With intelligent content, there's no need to check-out, open, modify, review, or approve templates. The rules make that happen automatically, without the need for programming or IT intervention. Rules automate repetitive, scheduled, or event-driven tasks for communications creation, and integrate into enterprise workflows. You can even create rules for templates that don't require any human intervention! All this speeds time-to-market and lowers the risk of errors associated with creating complex documents.

Collaboration Layer for Business Users

Earlier we mentioned that customers don't realize how many hands and eyes a complex document passes through before it comes to them. You, however, have a keen appreciation of just how, well, complex the document's journey can be. To minimize the bumps in the road of creation, it makes sense to separate IT roles from content management and give the responsibility for each content element to the role best suited to edit and/or review that content. That means that lawyers review legalese, and compliance officers make sure that all the i's are dotted and the t's are crossed. This can be done through a web-based portal which allows enterprise business users to make updates and changes to content. Changes can be previewed in a browser and validated on the spot. Once approved, again, through the CCM platform, whoever is responsible for publishing the updated content is alerted and the document is ready to go. The ability to easily approve—or refuse—updates across multiple business units (e.g. compliance, legal, product, marketing) keeps you nimble, whether you're responding to prospects or rolling out new products.

Omnichannel Ready

Throughout the customer's journey, they make choices about how to receive communications from you, and how to respond. Smart phones are ubiquitous, but alternative devices abound as well, and you can never be sure which channel a prospect or customer is using so you have to accommodate them all. You do this by creating a flexible design that maintains consistency between channels, which makes the customer experience seamless. With an omnichannel preview, designers and content teams immediately see how communications will look and work across all channels. That not only cuts development time, it increases the consistency of your outbound communications, which creates a better overall customer experience.



Compliant and Auditable

For most industries that create and disseminate complex documents, the volume of effort that goes into the document far outweighs what the consumer sees. They assume that you are just as automated as Amazon, as forward-thinking as Apple, and as in control of vast amounts of data as Google. That your business may face obstacles from regulations, legacy technology, organizational silos, internal conflicts and more, is of no consequence to them.

You need a CCM platform that allows you to share, route, approve, and track documents with a full audit trail. A solution that shows an onscreen version in real-time and shares it with agreed individuals, teams or groups to approve. Communications should move through the approval process automatically, giving you complete control over your outbound communications and correspondence to mitigate risk.

Complex Documents and the Customer Experience

Your goals are to streamline and simplify the process of complex document assembly so that you can quickly create and deliver customer-facing documents that are personalized, easy to understand, and regulatory compliant—through any channel—and to bring new products to market, faster. Remember, if you are in an industry where success is measured, in part, by customer satisfaction and longevity, it pays to create complex documents that meet their needs, exceed expectations, and create a positive Customer Experience (CX). With the right CCM platform, you will be able to take the complex and make it simple.



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