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It's a commonplace saying that time is money. But it's also quite true. This is certainly the case in the print/mail service provider market, where having more time means more potential clients and more money but also reduced labor costs and happier customers. Meeting more stringent service level agreements also translates to a higher premium and more profitability.

In Print, Time is Most Definitely Money

This is why KUBRA, the industry leader in digital and traditional billing and payment solutions, is expanding its use of Compart's DocBridge software solution to its iDoxs offering for Electronic Bill Presentment and Payment (EBPP). After completing their DocBridge print production rollout, KUBRA discovered that the software drastically reduced down-time in its print/mail production shops.

In fact, after years of using a <competitor> solution that required separate servers and web services to extract and convert formats at a cost of five hours of preparation time, KUBRA discovered that DocBridge fit neatly into their environment and cut the processing time to just 25 minutes.

Yes, you read that right: from 5 hours to 25 minutes. Clearly, for a company that values efficiency, this is an important competitive advantage.

First Some Background

KUBRA is one of the leading customer experience management solution providers, processing more than 400 million mail pieces, 55 million electronic bills, and more than 1 billion customer interactions annually for over 550 client companies throughout the USA and Canada from its five locations including four print/mail facilities.

Some of the largest utility companies, government agencies, insurance carriers and banks rely on KUBRA to get their customer-facing communications printed and in the mail in order to keep the revenue flowing in. It cannot be over-stated: the bill print process provides the life-blood of any commercial enterprise. It is imperative that the process is fast, accurate and frictionless. There can be no shut downs. There can be no interruptions. For this reason, businesses pay a premium to have KUBRA print and mail their transactional communications within very tight deadlines. Operating at peak capacity, KUBRA is hard at work when most people are asleep. Missed Service Level Agreements are unacceptable.

Executive Summary

KUBRA, the industry leader in digital and traditional billing and payment solutions, is expanding its use of Compart's DocBridge software solution to its iDoxs offering for Electronic Bill Presentment and Payment (EBPP). For the majority of communications, which are printed and postal mailed, Compart DocBridge helped KUBRA reduce the spooling time from five hours to a mere twenty-five minutes. Given the sheer number of communications they process, that is an enormous benefit.

Any Data Format, Any Time

One of the most challenging aspects of the print outsourcing business is that KUBRA accepts data formats of all kinds in order to serve its many clients. Further, the input can be hundreds of thousands of documents as individual files or hundreds of thousands of documents as a single file.

Many clients have their own Computer Information Systems that output pre-composed files; others send raw data and rely on KUBRA to provide basic composition solutions. In other words, every client's needs are different and all are welcomed by KUBRA. "A client can send us any type of raw data: csv, record file, flat file, ASCII file and we will load it into our system and create the documents. Or they can send us pre-composed files and we print them," said Muhammad Ali Kazmi, Technical Lead, Client Solutions. "We will take it however it comes in; the main thing is how we want to convert it for our own internal processing."

Ease of Use for PDF>AFP Conversion

The original use for DocBridge came on behalf of clients that gave KUBRA their documents pre-composed in AFP format. "We had a <competitor> solution in place, but in order to use it we had to purchase their server and immediately convert all files to PDF. It didn't matter what we got, everything had to be converted to PDF in order to do the modifications needed to prepare the files for print."

The desire to avoid that extra step led KUBRA to purchase DocBridge. "We wanted to do the pre-sort, barcode and add or remove messages and whatever else was needed directly in native AFP and send the files to print. Our initial project was just about AFP. But after a while we realized that we could also use Compart soft-ware to improve our process for clients who sent us PDF files."

Saving Time on PDF Processing

The <competitor> solution was a server-based solution that was not easily incorporated into the KUBRA environment. "We could not embed it into our applications; it was like they were an add-on third party process. That was costing us too much time," said Kazmi. "So we were able to embed the Compart solution for PDF right into our system seamlessly. We could split the PDF files into smaller groups based on client-supplied business rules and save time without the extra processing."

The Compart Advantage for Online Presentment

KUBRA now uses Compart software for two reasons, first to improve the print/mail process and second to transform files more efficiently for their iDoxs accounts, which is KUBRA's EBPP solution.

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However, once that project was completed, it occurred to KUBRA that DocBridge could help improve one of the most successful online bill presentment operations in the world.

Many consumers prefer to view bills online. KUBRA was a pioneer in online presentment. So the company is now migrating to Compart software for efficiency and speed.

The KUBRA iDoxs offering once relied on a component of <competitor> software offering but, "because we were unable to embed the application it ran more like a second party solution," according to Kazmi. "We wanted a solution that fit into our environment."

DocBridge provided the answer. "We load all of the print files into our database using Compart's proprietary XFF format. We provide our customers with a render engine that allows consumers to look at the document online," said Kazmi. "We use Compart's libraries to convert the bill on the fly to PNG or PDF depending on how the consumer wants to view them. Again, the best part is that we don't need a second set of servers to do this conversion."

The entire EBPP migration project is expected to take two months.