February 19, 2010

White Paper

NEPS: Strategic Document Process Right-sourcing

Abstract

Large corporate businesses are seeking ways to reduce costs, grow revenues, and improve marketing efforts. This means focusing on core competencies and engaging with outsourcing partners for process efficiency savings and hard-dollar cost reductions. Increasingly, service and outsourcing firms like NEPS are stepping up to deliver this value by automating document-intensive business processes and integrating application-specific technology solutions. This white paper outlines the challenges companies face and how NEPS has played an integral role with several leading organizations in optimizing and automating business communications.

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Introduction

Large businesses are seeking new ways to reduce costs, grow revenues, and improve marketing efforts, which means focusing on core competencies and engaging outsourcing partners for process efficiency savings and hard-dollar cost reductions. Corporate organizations are moving fast to optimize their necessary business operations and automate document-intensive processes. As they do so, companies may find that they lack the fundamental knowledge and insight required to do so successfully.

In a difficult economy, organizations need to market their capabilities and ensure a solid awareness of their products and services. Effective business communication has never been more important. Companies and their business processes must be restructured for the transformed printing industry of the future. Organizations are seeking partners that provide Web-based, multi-channel solutions with demonstrable returns on investment (ROI). Savvy business marketers have learned that economic downturns provide a great opportunity to gain market share. In the end, however, efficiency is king. Implementing the right tools for automation and lean manufacturing is critical to becoming a low-cost provider. Finding the right partners to help determine what needs to be done and where it should be done is vital for a business’ success.

Increasingly, solution providers and outsourcing firms are stepping up to deliver this value by automating document-intensive business processes and integrating application-specific technology solutions. One example of such a partner is NEPS. This white paper outlines the business challenges companies face and how NEPS has played an integral role with several leading organizations when it came to optimizing and automating business communications through right-sourcing.

The Business Challenge: Doing More with Less

Stretching every dollar is the name of the game in this new economy, as organizations look to cut costs and corporate budgets shrink. When asked about their 2009 plan, 42% of marketer respondents said they were reducing their 2009 budgets and another 30% said they were reallocating their 2009 budgets for a different media mix. In any case, today’s economy is forcing many organizations to do more with less. Superfluous spending, such as single events that are not tied directly into integrated communications solutions and campaigns, has been eliminated. Companies are evaluating combined internal resources and full service partners as a means to cut costs, while minimizing management time and capital investments. Marketers are also leveraging print, the Internet, and mobile channels to support their customer communications activities in multi-channel campaigns.

Additionally, with increased pressure on budgets and the need to demonstrate ROI, corporate strategies are even more focused on analytics and database marketing. Marketers will need to invest—if they have not done so already—in Customer Relationship Management (CRM), lead management systems, and the necessary expertise to dig through their data to better target prospects and customers.
**Document Process Outsourcing: the Strategic Move**

Traditionally viewed as a way to cut costs, outsourcing is now recognized as a powerful tool for business growth. InfoTrends’ definition of outsourcing is “contracting with an outside specialist to manage and perform a function that is not a part of your core business, though an essential piece of your daily operations.” Outsourcing engagements are typically long-term and multi-year, but our research indicates that, in this time of business uncertainty, contract lengths are becoming shorter and more flexible.

Document Process Outsourcing (DPO) is defined as the assignment of an entire document-intensive business process to an external service provider. This approach views the services provided from the context of a customer’s business, rather than a portfolio of print-related services. Unlike other areas of outsourcing, where service providers are responsible for discrete tasks, DPO providers meet core service level requirements that include metrics like quality, throughput, cycle time, regulatory compliance, and customer satisfaction. Within DPO, a service provider can help the customer migrate to multi-channel communications, switch to electronic documents, completely optimize the production workflow, or move the process to a hosted off-site solution. Such freedom allows the most agile service providers to deliver exceptional results and help clients quickly adapt to changing business conditions.

Within DPO, a service provider can help the customer migrate to multi-channel communications, switch to electronic documents, completely optimize the production workflow, or move the process to a hosted off-site solution. Such freedom allows the most agile service providers to deliver exceptional results and help clients quickly adapt to changing business conditions. The Outsourcing Institute surveys its members regularly to determine the driving factors for outsourcing decisions. According to a recent survey, Outsourcing Institute members are evaluating strategic outsourcing alternatives to:

- Accelerate the re-engineering of benefits
- Provide access to world-class capabilities
- Free resources for other purposes
- Manage difficult or out-of-control functions
- Improve company focus
- Promote the availability of capital funds
- Reduce operating costs
- Reduce risk
- Provide access to staff resources that are not available internally

**Leveraging Multi-Channel Communications**

Multi-channel communications incorporate messages into documents delivered via two or more media channels, including print, e-mail, Web (personalized URLs and Web microsites), and mobile text messaging. Most multi-channel communications initiatives use personalization for a more-targeted, one-to-one approach. Many multi-channel communications software tools offer tracking and measurement features that allow marketers to conduct real-time campaign management as well as immediate measurement of campaign success and ROI.
Effective customer communication requires an approach that supports the channels preferred by the recipient, whether that is print, the Web, e-mail, or a mobile device. Multi-channel communications use a combination of media to deliver the right offer to the right individual at the right time, resulting in improved response rates, market and customer awareness, revenue, and profitability for the marketer. Multi-channel communications is essential in business-to-business (B2B) and business-to-consumer (B2C) sectors.

The drive for multi-channel solutions is simple—response rates, customer adoption, and customer retention are better. In a recent InfoTrends multi-client study entitled Multi-Channel Marketing: Measurement and Benchmarking, InfoTrends surveyed more than 200 marketing executives. On average, these executives indicated that response rates from multi-channel communications were 35% higher that print-only initiatives. They also acknowledged that providing support for multi-channel communications further improved profitability and satisfaction in relation to print-only direct mail campaigns.

**Figure 1: Multi-Channel Communication Campaigns versus Print-Only**

<table>
<thead>
<tr>
<th>Campaign Type</th>
<th>Improvement over print-only campaigns</th>
</tr>
</thead>
<tbody>
<tr>
<td>Print, e-mail, and Web landing pages</td>
<td>8.8%</td>
</tr>
<tr>
<td>Print, email, Web landing pages, and mobile marketing</td>
<td>8.7%</td>
</tr>
<tr>
<td>Print and e-mail</td>
<td>8.3%</td>
</tr>
<tr>
<td>Print and Web landing pages</td>
<td>7.7%</td>
</tr>
<tr>
<td>Print only</td>
<td>6.5%</td>
</tr>
</tbody>
</table>

N = 217 marketers  
Source: Multi-Channel Communications Measurement & Benchmarking, InfoTrends, 2008

New revenue streams are being derived from a wide variety of sources, including creative design, e-mail, strategic campaign support, measurement, and metrics. In today’s tough economy, companies cannot afford to not get into the multi-channel game. The challenge is figuring out how to do so. For many companies, the answer involves leveraging the expertise and experience of a third-party service provider.

**Insourcing, Outsourcing, or Right-sourcing?**

Outsourcing has often been considered as an “either/or” option. On the one hand, organizations can keep the entire function in-house, including systems and staff, by leveraging existing internal capabilities. This is commonly referred to as “insourcing.” On the other, they can choose a form of document outsourcing that relies on a hosted services model, on-site contracted services, or off-site document services. In today’s challenging economy, many organizations are now adopting a third route—one that combines the best of outsourcing with the best of in-house service capabilities. This is known as “right-sourcing.”
Rather than being a one-time event, the “insource vs. outsource” decision is cyclical. Organizations continue to balance cutting costs, growing revenues, and delivering high-quality services. As executives face evolving business challenges, they will continue to seek solutions that efficiently provide document and business communications services with a compelling ROI. The best service provider options are those who will work with customers to determine the most effective approach for them, not the provider.

**Targeting Vertical Markets**

There is a common perception that only large enterprises and those with intense document production requirements engage a third-party for support. InfoTrends’ research reveals that the market opportunity is far broader. Document outsourcing is prevalent across most industries and is currently being implemented in companies of all sizes. Of the more than 350 organizations surveyed by InfoTrends, 55% of them were actively engaged in outsourcing document-related services. As shown in Figure 2, the leading industries for document outsourcing include legal, insurance, financial services, healthcare, and telecommunications.

**Figure 2: Does your company currently outsource document services to a third-party provider?**

A service provider’s success requires an understanding of the business landscape. Establishing a leadership position in vertical market segments is proving to be a key differentiator and a customer requirement. Doing so involves the development of products, services, and promotional tactics targeted at specific industries. Messages are better received, companies enhance credibility, marketing budgets go further, and solution executive cycles are more efficient and productive. Service providers who focus on specific vertical industries have the capabilities to:

- Identify, qualify, and prioritize vertical solutions that deliver the highest ROI to clients
- Develop and deliver key automation technologies that address specific and common business process challenges affecting companies in that industry
- Define products, service offerings, and related value propositions that drive compelling customer value and financial ROI for the business and its customers
InfoTrends research found the current economy is driving overall outsourcing interest up in industries such as financial services, healthcare, insurance, and legal. Companies in search of an outsourcing partner should seek providers who have demonstrable success within their industry, and application/process-specific solutions that help them solve key business challenges.

**Choosing the Right Provider**

When facing the decision to outsource, there are several critical factors to consider. The list below provides key criteria that should be considered when selecting an outsourcing provider:

- **Reputation**: proven track record, stability, dependability, client references, and case studies
- **Skills and expertise**: technical expertise, continuous process innovations, e-business expertise, vertical market understanding, and back-end integration experience to link with existing systems
- **Services, quality, reliability, and response time**
- **Compatibility with the company, commitment to customer satisfaction, and quality of the delivery personnel (not the sales team)**

As shown in Figure 3, InfoTrends research indicates that security/privacy, response time, high-quality capabilities, electronic document management, and an in-depth understanding of specific business processes are the top factors corporate executives consider when selecting an outsourcing provider. These factors are in addition to cost reduction/ROI, which ranks high on every executive’s list.

**Figure 3: When it comes to evaluating an outsourcing provider, how would you rate the following factors in the decision process?**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security / Privacy</td>
<td>4.48</td>
</tr>
<tr>
<td>Quick turnaround</td>
<td>4.4</td>
</tr>
<tr>
<td>High quality printing facilities/capabilities</td>
<td>4.36</td>
</tr>
<tr>
<td>Electronic document management</td>
<td>3.71</td>
</tr>
<tr>
<td>In-depth knowledge of specific business processes</td>
<td>3.62</td>
</tr>
<tr>
<td>Geographical footprint</td>
<td>3.57</td>
</tr>
<tr>
<td>Automated digital workflow</td>
<td>3.56</td>
</tr>
<tr>
<td>Multichannel output</td>
<td>3.51</td>
</tr>
<tr>
<td>Self-service web portal; Collaboration platform</td>
<td>3.46</td>
</tr>
<tr>
<td>In-depth knowledge of your vertical industry</td>
<td>3.38</td>
</tr>
<tr>
<td>Broad range of value added services</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Communications Management Success with NEPS

Technology continues to change the way individuals and businesses communicate. The Internet and mobile technology, only recently considered luxury items, are now commonplace. Today, high-value business communications content is contained in traditional printed documents as well as a variety of electronic formats.

Many organizations are weighed down by legacy systems that compromise their ability to communicate effectively and control document production and management costs. NEPS is a leading provider in the document process outsourcing industry and is recognized as an innovator in the document-intensive business process and information design services for key vertical markets. NEPS brings flexibility to its service delivery model, helping clients “rightsource” by offering the ability for them to buy, lease, host, or completely outsource the solution. The approach is driven by what makes the most sense from the client’s business model, not a one-size-fits-all approach.

Communications Management and DPO

Communications are central to attracting new business, as well as retaining, growing, and winning back customers. Effective communications require:

- Multiple delivery channels (e.g., print, Web, and mobile)
- Relevant personalization to deliver the right message to the right person at the right time
- Coordination between marketing, IT, operations, and legal/compliance
- Process and document efficiency, including a flexible document design framework, streamlined workflow, as well as effective use of technology and outsourcing partners

NEPS consulting services help customers manage business communications more effectively and repurpose content for multi-channel delivery (e.g., Internet, CD/DVD, Broadband, e-mail, fax, desktop, and print). The software development heritage of the company allows it to seamlessly integrate with existing IT infrastructure, optimizing the implementation time and avoiding costly reprogramming of mainframe systems.

DPO is another key area of the NEPS communications management offerings. Deep industry insight and years of hands-on experience have enabled NEPS to help companies transform their businesses, while focusing on core initiatives. NEPS delivers flexible hosting and managed service solutions, which allows companies to outsource specific processes while maintaining the desired level of control.

Fast2Market is a true right-sourcing solution that enables companies to maintain strategic control of their transactional data driven communications, while outsourcing the day-to-day maintenance and support. The flexible model allows clients to choose what steps are managed by NEPS, from composition to print to mail. This tried and tested solution also makes it possible for NEPS customers to design, develop, and deliver high-impact customer communications in the time normally associated with the custom design process alone. Used alone, or in combination with our custom software-as-a-service (SaaS) and Managed Services offerings, this solution approach is ideal for annuity, life, retirement, and mutual fund companies that lack the infrastructure, IT resources, or time for a customized solution.
Table 1: NEPS Solution Options for Legacy Conversion and Management

<table>
<thead>
<tr>
<th>Client document management platform is…</th>
<th>Converted and managed (by NEPS) at client site</th>
<th>Converted and moved to NEPS technology hub</th>
<th>Retained and managed (by NEPS) at client site</th>
<th>Retained and moved to NEPS technology hub</th>
</tr>
</thead>
<tbody>
<tr>
<td>SaaS</td>
<td>✔</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Managed Services</td>
<td>✔</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Fast2Market</td>
<td>✔</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
</tbody>
</table>

**Why NEPS?**

Based in Salem, NH, NEPS helps financial, insurance, and healthcare organizations to “right size” their document architectures to fit their corporate culture and production requirements. NEPS provides an extensive range of document automation technologies in a hosted environment, complemented by a comprehensive menu of industry-oriented services and support.

NEPS is a leading provider of communications management solutions and services that orchestrate information for relevant, personalized delivery. It maintains expertise in project management, digital composition, dynamic publishing, solution integration, mailing systems implementation, Web development, and electronic delivery technologies. From composition to presentation and from design to delivery, the company brings together people, processes, and technology that allow clients to leverage its content, increase customer satisfaction, monitor and measure operations, as well as ultimately improve profitability.

Founded in 1988 as New England Programming Specialists, NEPS began primarily serving the insurance industry by focusing on automating what was a very manual, error-prone process of tying personalized content management to policy production. In the early days, President and CTO Denise Miano and her team worked closely with Xerox and other partners developing document process solutions on a wide range of computing and print platforms. In 1996, Moore Corporation acquired NEPS to form its Emerging Technologies Division. In 2004, prior to R.R. Donnelley’s acquisition of Moore Wallace, NEPS spun off again as an independent business.

In 2007, NEPS acquired Boston-based Art Plus Technology (APT), bringing together NEPS’ innovation in the automation of document-intensive business processes, as well as APT’s expertise and reputation in the document and information design space. NEPS brought its heritage in customized software solutions and systems integration. APT brought a strong reputation for consulting, design, and application hosting services. Today, the combined capabilities deliver a strong value proposition to key vertical industries such as financial services, insurance, and healthcare.

**Industry-Aligned Solutions Focus**

Technology continues to change the way individuals and businesses communicate. The Internet and mobile technology are now commonplace in today’s multi-channel solutions. High-value business content
is contained in traditional printed documents and electronic formats, such as e-mail, XML files, digital images, and audio/video. NEPS solutions support the creation, management, production, and distribution of customer—and vendor—communications, regardless of format or output medium. The company delivers focused solutions in specific vertical markets: healthcare, financial services, and insurance.

- **Healthcare**: NEPS provides healthcare solutions related to managing sensitive medical information, reducing potential errors in the delivery of health care, and improving productivity for busy healthcare professionals. Vertical applications include:
  - Patient admissions packets
  - Patient records and reporting
  - Cart fill reporting
  - Photo wristbands
  - Photo ID cards and badges
  - Secure pharmacy labels, photo ID cards, and badges
  - Financial management solutions forms management
  - Forms management

- **Financial Services**: NEPS financial solutions integrate disparate information systems, allowing financial institutions to collect data from multiple systems without mainframe reprogramming efforts. Solution areas include:
  - Secure checks and mailer financial management solutions
  - Loan origination packets, purchase orders, statements, and invoices
  - EFT reporting online presentment and digital records retention
  - Financial management solutions
  - Purchase orders, statements, and invoices
  - Online presentment and digital records

- **Insurance**: NEPS helps insurance organizations take on the challenge of adding a wide range of offerings to their portfolios, as now permitted by laws and regulations. New processes and procedures must be established to handle these new lines of business:
  - Benefit and enrollment kit campaign management
  - Policy administration regulatory compliance tracking/monitoring
  - Agent services
  - Tracking/Monitoring

In addition to maintaining and customizing sophisticated solutions for its focused vertical markets, NEPS maintains relationships with many of the industry's leading technology organizations, including Thunderhead; Insight Forums; Prinova; Siemens; GMC; EMC; HP; as well as manufacturers such as Xerox, Zebra, and Océ. This creates flexibility and allows its solutions and services to encompass the greatest possible combinations for configuration and implementation.
NEPS’s process automation and software development expertise has allowed the company to “product-ize” some of its most common solutions. Clients can reap the benefits of high-value solutions, but without the up-front added costs to develop them from scratch. These products cover areas like enterprise content management, production management and Web-based job submission, healthcare document management, as well as patient records management (including a unique ability to attach a patient’s picture to the record as a form of ID—a solution NEPS calls Picture Perfect Positive Patient ID). NEPS leverages its CMX content integration platform, which brings together content management and automated production management that gives customers full control over their business communications.

**NEPS Right-sourcing in Action**

NEPS has played an integral role with many organizations when it comes to optimizing and automating business communications. As part of this whitepaper, InfoTrends has interviewed three companies to understand how they partnered with NEPS to meet their right-sourcing needs. At UNUM, the client chose to insource, but utilized NEPS’s expertise and software to optimize its internal offering. A national financial services organization had been outsourcing and fully expected to continue doing so, but brought its statement processing back in-house with NEPS guidance. With CUNA Mutual Group, the client went to an outsourcing solution with NEPS to quickly solve some specific challenges, and remained in an outsourcing model for over three years. They have now chosen to bring work in-house and NEPS is facilitating the process while continuing to provide ongoing managed services. The following sections profile each of these NEPS clients and solutions.

**Unum**

Unum is a Chattanooga, Tennessee-based insurance company previously named UnumProvident. The company was formed from the merger of two competing insurance companies: Unum of Portland, ME and Provident Life and Accident Insurance Company of Chattanooga, TN. It is currently the largest disability insurance company worldwide. Unum provides employee benefits, including disability insurance, critical illness insurance, long-term care insurance, and life insurance.

- Ranked 270 on the Fortune 500
- Protecting 25 million people worldwide.
- Serving the needs of 171,000 businesses in the U.S. and U.K.
- Providing benefits for 42% of today's Fortune 500

Unum maintains a multi-channel communications strategy to communicate to its community, employers, and brokers. It includes the use of Web portals, e-mail blasts, print, and electronic document distribution. In an effort to reduce overall costs, increase service levels to the brokers and field office, and retain control of mission-critical documentation, however, Unum completed a detailed ROI analysis and made the decision to insource the print-on-demand and fulfillment process in 2007.

NEPS helped Unum successfully bring the work in-house by delivering workflow and application development automation services. NEPS was engaged to help Unum understand what functionality was required, how to integrate systems internally, how to seamlessly move the work in-house, and how to ultimately operate in a more self-sufficient manner. The software application support covered:

- Internal ordering system functionality
• Warehouse management system (WMS) functionality
• Systems integration work tying this functionality into other systems that Unum already had in place

Tana Lawson, Operations Manager for the Unum Group, indicated that with the assistance of NEPS, they were able to improve same-day delivery of field materials from 50% to 99%. In addition, annual savings to the bottom line have increased substantially each year. In 2009, the overall savings level is expected to reach $1.2 million. Regarding the partnership with NEPS, Lawson added, “You need to realize that you cannot do everything yourself. You want to develop a really good partnership with service providers that you can depend on.”

A National Financial Services Organization

A national financial services organization that is the leading provider of retirement services in the academic field and is headquartered in New York is one of the largest financial services companies in the U.S. ($398 billion in assets under management as of September 30, 2008). The organization helps meet the financial needs of approximately 3.6 million individuals and 15,000 institutions in the academic, research, medical, cultural, and nonprofit fields. Much of the organization operates on a nonprofit basis, with surplus returned to participants. The company ranks in the top 100 on the Fortune 500 list of the largest corporations in America.

This national financial services organization came predominantly from an insurance background, but shifted its business to retirement. This required a complete repositioning of messaging, communications, and a redesign of its retirement statement. Regulatory requirements are very different when it comes to retirement, and this industry is highly-competitive. The messaging on statements must be correct and effective. A vice president of the organization indicated they faced several challenges—including cost of delivering client communications, clarity of messaging, establishing a “single source” for information, and legal/regulatory considerations. NEPS was engaged by the organization to deliver:

• An integrated customer communications strategy covering print, electronic communications, Web portals, Web microsites, and social networking
• Full statement redesign, including graphical/layout, content, and messaging
• Improved e-delivery adoption through customer usability testing, market education, and targeted messaging
• Significantly lower customer support call volume via rollout of a “How to Read Your Statement” guide for customers

CUNA Mutual Group

CUNA Mutual Group is an excellent example of right-sourcing. They initially went with an outsourcing solution using NEPS, and stayed with that model for three years. The company is now working with NEPS to bring much of that work back in-house.

CUNA Mutual Group is a mutual insurance company that provides financial services to credit unions, their members, and other customers worldwide. The company, founded in 1935 and headquartered in Madison, WI, operates internationally with presence in the Caribbean, Europe, and Australia. Today, CUNA Mutual manages about $13 billion in assets. With a significant annual print spend covering
transaction, marketing, forms, and direct mail, CUNA Mutual faced the challenge of reducing overall print costs while still maintaining its flexibility and adaptability to meet changing business needs.

CUNA Mutual used NEPS to re-engineer its customer communications, which included a large collection of complex policy documents. The re-engineering effort also involved moving hardcopy documents to online, indexed, and viewable documents, as well as migrating marketing and corporate branding documents from traditional offset printing process to digital. The benefits were significant. In addition to hard dollar savings through the improved and automated processes, the improved marketing and communications—combined with enhanced, electronic access to key documents—resulted in stronger relationships with CUNA Mutual customers.

**Conclusion**

As the pressure builds for companies to reduce costs and maintain profitability, understanding and controlling document and business communications costs become critical. The most effective strategy provides high-quality, relevant communications when and where they are needed. Outsourcing/right-sourcing can be an attractive and cost-effective approach to streamlining document-intensive business processes and producing effective communications on time and through multiple channels.

The union of technological innovations, document process automation, and successful right-sourcing has a powerful impact on the effectiveness of how companies communicate to their respective markets. Firms like Unum, the national financial services organization, and CUNA Mutual Group have made this connection as part of an overall strategic business plan. In doing so, they have established an optimal right-sourcing strategy to:

- More effectively manage corporate communications and high-value business content
- Leverage innovative technology and skills not available in the organization
- Implement cost-effective solutions to manage the production of printed and electronic materials
- Manage specialized print applications, such as secure checks, patient ID tags, forms, mailings, and other personalized communications
- Reduce liability by ensuring regulatory compliance

The name of the game is digital effectiveness and efficiency—doing the right thing and doing it right. Partnering with NEPS, an expert provider of communications management solutions, document process automation, and outsourcing services, can help customers deliver this value to their company.