



NAMMU MEDIA GROUP  
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#### ANGELS IN THE MAIL

Angels will be helping Covenant House, the organization that looks after troubled youth, meet its fundraising targets this Christmas. Last year's test results put the "guardian angel" pin 50 per cent ahead of the traditional greeting card gift. (Globe and Mail, Marketing July 18). Christine Foisy-Monk, Associate Director of Development, announced plans to send angel pins to the vast majority of prospective donors. Last year's pre-Christmas prospect mailing totaled 500M pieces. Read more: [jheinz@globeandmail.ca](mailto:jheinz@globeandmail.ca)

#### e-BILLING AND PAYMENT PERSPECTIVE

Jon Hantho, President, Customer Communication, Symcor, combined market analysis and business savvy at the DMN "Breakfast Briefing" July 9. Despite the promise of lower statement production and customer costs, most large Canadian billers have only dipped their toes in the water on e-billing initiatives. One of the strongest enablers of movement: According to Hantho, it will be when the Marketing Department involves itself in what has been traditionally an Operations function. Read more: [www.dmn.ca/ebill.htm](http://www.dmn.ca/ebill.htm)



#### USEMYBANK

Speaking for UseMyBank, Brian Crozier announced "We have revolutionized the payment industry by leveraging the existing online banking system to facilitate real time instant debit payments, using a vast network of online banks." According to Crozier, they have released their technology to billers so they can perform real time payments with their own biller accounts. Crozier sees this as the "missing link" for billers to make electronic bill presentment and payment a success. UseMyBank maintains that "credit push" (the existing internet model) is far superior to "debit pull". The "missing link" is really the ability to do a "debit push" – UseMyBank's major breakthrough. Learn more: <http://www.usemybank.com/billers.asp>  
Plus a link to a report that identifies the existing problems with payments:

[http://www.nych.org/infocfiles/CH\\_Study\\_Barriers.pdf](http://www.nych.org/infocfiles/CH_Study_Barriers.pdf)

#### CONSUMER WORRIES: DEBIT & CREDIT CARDS

A June survey by Ipsos-Reid Corp. (Globe and Mail, Canadian Business, July 15) showed that Canadian respondents are more concerned about theft at the point of transaction than with the companies that issue the cards. Shawn Murray, speaking for the Canadian Bankers Association, put the actual losses into perspective: Last year Mastercard and Visa credit card transactions totaled \$154 billion, but there was only \$128 million in fraud. Most of the fraud occurred at the point of sale level.

Other survey findings:

\*Debit cards are considered slightly safer

\*50 per cent of Canadians were concerned about theft of information from debit cards, 52 per cent from credit cards

\*Respondents were worried about information theft after the transaction, from the databases that contain card information – at the point of sale, bank or card company. 54 percent were worried about debit card databases, 58 per cent about credit card sources. Read more: [www.globeandmail.com](http://www.globeandmail.com)

#### ADCARD LAUNCH

After a successful pilot in Atlantic Canada, Canada Post launched a national roll-out of AdCard in July. AdCard's "one stop" solution offers customers geographic, demographic and lifestyle targeting by leveraging another Canada Post product GeoPost Plus. The new CPC service also includes: printing of cards, mail preparation, induction, transportation and delivery, using Addressed Admail services. For more information: your Canada Post representative or: [www.canadapost.ca](http://www.canadapost.ca)

#### RETAILERS BANKING ON FINANCIAL SERVICES

Sears Canada Inc. plans to launch a bank primarily to pitch its Mastercard and expand its financial service business. (Globe and Mail, Report on Business, July 18). Eventually the move could lead to offering other financial services such as mortgages and loans, potentially opening bank branches in its stores. Mark Cohen, Chairman and CEO of Sears Canada, says he hopes the in-store banking service will be in operation next year.

Canadian Tire Corp. applied last year for a licence to open a bank in a bid to aggressively market its credit card. No plans were announced to run a full-service bank. Retailers in Canada lean heavily on their credit card divisions for operating profit. For example, 82 per cent of HBC's operating profit in 2002 came from its financial services unit.

#### COMMERCIAL RATE CASE NOTIFICATIONS

By now, commercial mailers should have received their announcements of proposed rate and service changes for January 2004. If you have not yet

received your package, please advise your Canada Post representative.

The NAMMU executive chose to wait until all changes were announced before analysis and proving comments to Canada Post Your issues, concerns and comments are vital to this submission. Contact [rowe@thekmrgroup.com](mailto:rowe@thekmrgroup.com) by August 15.

#### CUSTOMER SERVE MODEL BENCHMARK

The NAMMU Board will review results of the second benchmark study on the Customer Serve Model at the September 11th meeting, and then release the findings to members and Canada Post with industry recommendations. More sectors were heard from in the second study, surfacing identical issues – this should make it simpler for Canada Post to target remedial action. This benchmark survey is intended as a joint mailing industry-Canada Post effort to boost the Customer Satisfaction Index (CSI).

#### NAMMU MEMBERS COMMENT

[Click here](#) to see what several NAMMU members have to say about their Association.

#### WHAT IS NAMMU?

Click here: [nammuwhatcorr.pdf](#)

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