

Smart ComminglingSM

Speeding mail delivery while increasing postal discounts



Leveraging Broadridge's volume of five billion communications a year, Smart Commingling combines mail from multiple clients in order to qualify for a finer ZIP Code™ sort, enabling faster delivery and greater postal discounts.

Smart Commingling sorts your mail to the finest degree possible while it's still in our facility—logically before printing and physically after printing. By applying decision-based technology inherent within our automated document factory, it is the most efficient and accurate method of controlling mail flow through the process of weight, sort and postal validation.

HOW SMART COMMINGLING WORKS

The proprietary technology begins with our patented "Mail by Tray" technology, which makes it possible to enter the first printed statements of a production run into the USPS mailstream before the last statements are even printed.

1. A mail piece is printed, inserted, sealed and then placed directly in a mail tray and onto the Automated Container Line.
2. Letter-sized and flat-shaped mail packages are combined and sorted with other clients' mail to meet USPS thresholds for AADC and 5-digit mail—powered by our proprietary electronic manifest mail system and our intelligent mechanized commingling process.
3. Any mail that does not naturally qualify for a low rate through our manifest process may be diverted to our commingling area to be joined with other mail pieces.
4. Manifest mailing incorporates a unique system designed by Broadridge to electronically calculate the weight, track the location, and account for each mail piece throughout the process.
5. USPS trucks, which visit our facilities up to 12 times a day, take the mail directly to their final USPS processing and distribution center within hours of us receiving your data. Fewer postal touchpoints expedites receipt of payments and other customer replies.

SMART COMMINGLING BENEFITS

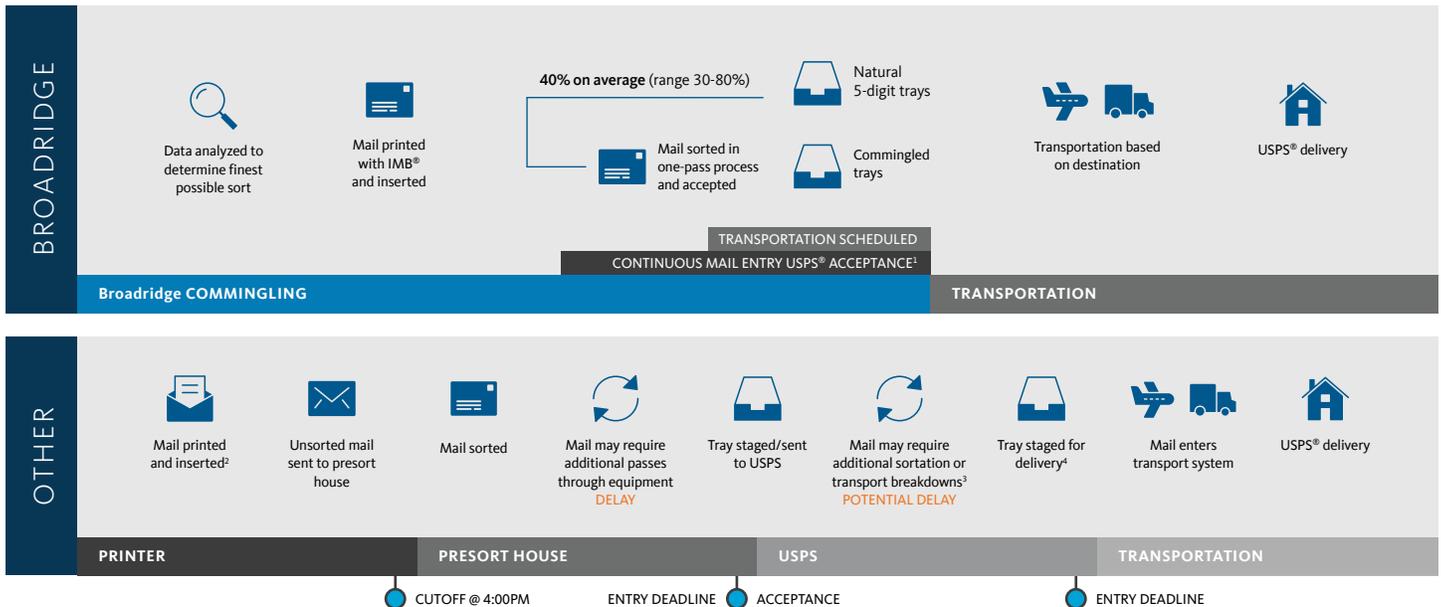
Smart Commingling not only speeds mail delivery and increases postal discounts, but the technology accommodates your natural mail production cadence and postal qualification, ranging from guaranteed 5-digit-rate models accompanied by a presort fee to rebate models where clients receive compensation for mail that routed to the intelligent mechanized commingling process.

Broadridge's Smart Commingling solution provides the following:

- **Data-centric view** – We analyze and define the best possible sort scheme for outgoing mail on a daily basis.
- **Full Service Intelligent Mail® barcode (IMB)** – We then print and insert your work, including the IMB. As a certified provider of this next-generation technology, you gain greater accuracy and visibility into the mailstream.
- **Continuous release of your mail** – Rather than being stalled by intermittent releases, your mail pieces are continuously placed into the mailstream as soon as they are ready.

- **Advanced scheduling** – Our factory is uniquely tied to the USPS transportation system, enabling us to book the first available flight or truck transportation in advance. Your mail goes direct from our facilities to the USPS processing center, ground or air transfer points.
- **7/24/365** – We have special arrangements with the USPS to accept our mail at regular intervals every day, 365 days per year (regardless of postal holidays), accelerating mail delivery by bypassing multiple bottlenecks.

Most transactional mailers have interruptions between their print and insert process, presort operations, and entry to the USPS system, which causes unnecessary delays for your mail. Broadridge's data-driven Smart Commingling solution keeps your letter-size and flat-shaped First-Class Mail® moving.



¹Broadridge is approved by the USPS to submit mail for acceptance and transportation on a tray-by-tray basis as mail is finished.

²Mailpiece may or may not have an IMB barcode. CASS™ address matching may take place at the presort house.

³Increased cost and delay due to second/multiple passes and sortations when they occur.

⁴Mail may be held for acceptance.

Broadridge, a global fintech leader with over \$4 billion in revenue and part of the S&P 500 index, provides communications, technology, data and analytics. We help drive business transformation for our clients with solutions for enriching client engagement, navigating risk, optimizing efficiency and generating revenue growth.

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