“Ready, Set, Go”
By Jerry Giordana, President & Chief Executive Officer

The structure, right-sizing and re-allocation of resources we just finished implementing are designed to place deliberate focus on client satisfaction and engagement, while at the same time ensuring we are positioned to operate efficiently and profitably as we continue to evolve.

While the status quo is easier and more comfortable, it is unrealistic in supporting our strategy, which at the highest level remains centered on longevity. Simply put, our goal for the long-term is to continue serving the print media industry through a sustainable distribution model and, simultaneously, develop additional revenue sources through diversified lines of business, such as Dart. Hitting the reset button as we have done, is a necessary part of executing our strategy, but it is only a start.

For years, our success came through a very hands-on approach to distribution operations. Through our transition to the distributor model, however, we have been learning the details and parameters to succeed within the scope and spirit of the contracted distributor relationship. In the distributor model, there is a deliberate shift of focus away from operational details, and a greater emphasis on building strong, trusted relationships, grounded in the tenets of the agreement. This may be challenging, but is critical to the success of the model.

Similarly, as we take on Dart clients and the roster grows, we must know our place as a software provider and business partner. Our deep knowledge of distribution operations opens the door for us to collaborate and support our clients in achieving their goals. We must remember, however, we are at a delicate stage, just beginning to develop our reputation in this arena. Delivering on our promises and promoting an exceptional experience, while building and strengthening our relationship with each client is essential to building this business.

As we go forward, continuing to listen to and learn about our clients, our distributors, potential clients, competitors, the industry, and even our product, services, and ourselves, will be invaluable. That knowledge helps us evaluate our plans and react with strategic changes and adjustments as necessary. Throughout, our flexibility, agility, and resilience will continue to be key and, fortunately, we have had a quite a bit of practice in this arena, over the years.

Also in our favor is the longevity and depth of experience a large number of our employees bring to the table. Many of our employees have played different or evolving roles over the years, and some find themselves in new roles as a result of the restructure. This cache of knowledge just makes us stronger as we continue to work in a cross-functional, collaborative, and boundary-less fashion.

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2018 BENEFITS
OPEN ENROLLMENT
November 6–13
Details Coming Soon!
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Developing the Dart Line of Business
By Michael Giordana, VP Strategic Business Integration

BUILDING DART as a sustainable line of business requires laser focus on three equally important aspects:

- **PRODUCT** Continuously improving, advancing and polishing to keep it relevant, ahead of the competition and uniquely valued.
- **PERFORMANCE** Ensuring it is efficient, reliable, accurate and timely.
- **CUSTOMER EXPERIENCE** Ensuring every interaction builds engagement, confidence and trust with the Dart team and PCF.

As a relatively new software provider breaking into the market, when these aspects are working together, we can’t help but satisfy clients and develop the solid reputation that threatens the competition.

Conversely, when any one of these aspects falls short, we do our clients and ourselves a disservice, risking any momentum we may have achieved. Like any new client/vendor relationship, it takes time to develop a cache of trust and until the vendor has delivered and the product has proven its value, there is little wiggle room or forgiveness out of the gate.

We are in a unique position, however, given our depth of experience in delivery operations. We can offer clients levels of understanding, collaboration and partnership that surpass any of our competitors. We can transcend the client/vendor relationship and become invaluable business partners, but we have to be on our game, vigorously and consistently executing across the board, not taking anything for granted.

Regardless of your position, your work group or primary job responsibilities, we’re counting on your commitment and focus for the success of this business and, together, we will make Dart a viable and important part of PCF’s future.

The DART Update

IN ADDITION TO the 34 independent distributors using DART in PCF’s delivery network, our client list now includes Delivery Ink, Cox Media Group, Global Ad Distribution, MailPak, and Sheffield Cartage. Some of these clients are fully up and running and others are in various stages of implementation. In addition we have a number of deals in the pipeline and a number of leads being worked on by the Sales Team.

To keep focused and aligned, **Michael Giordana**, Vice President—Strategic Business Integration, leads a cross-functional meeting each week, knitting together various aspects of the DART business segment, including performance and application development, client and implementation status, the sales pipeline, leads and marketing activities. Staying connected, informed and centered is key to delivering on our vision for DART and growing this as a sustainable line of business into the future.

It’s a Whole New World... Regional Management at PCF
By Peter Eglitis, Director—Distributor Relations

The old adage, “The more things change the more they stay the same,” rings true in most all of our evolving PCF work groups. Just ask our Regional Managers (RM) in New Jersey next time you get a chance. As the newest RMs on the team, both **NERINE RICHARDSON** and **WLADIMIR CASTILLANT** cover NJ and PA, reporting to **MARCOS DE OLIVEIRA**, Director Distribution Services—Division Four.

Nerine has been in Distribution since 2014 and has worked in various plants throughout her territory in northern NJ. Her honed communication skills are a great asset, especially in her newest role as RM.

The southern part of NJ, along with some Pennsylvania responsibilities, are Vladmir’s, a PCF veteran who has worn many hats in many locations since 1994. His knowledge of the territory and varied distribution experience have prepared him well for this latest challenge.

So...what’s changed; what’s stayed the same? A little bit of everything!

The RM role has always been a hands-on, direct management, “jump in/get it done” position, focused on client satisfaction through great service. That focus has not changed, but the means and methods to achieve it sure has. The Distributorship Model requires a shift in RM’s responsibilities from direct operations to oversight of results and the contractual obligations between PCF and the Distributor.

Nerine and Vladimir have learned first-hand that developing strong, trusted relationships and proactive communications can net the great service results expected by our clients. And, getting results through “asking, not telling” is something all RMs are learning to master.

At the end of the day, a change in approach for the new model can still result in the same great service and client satisfaction PCF is known for.
WHAT TO DO AFTER A BREACH

When You Hear About A Data Breach At A Company You Do Business With

1. Change your login information on accounts with the affected company. If you used the same user name or password on other sites, change those, too.

2. Monitor any financial accounts associated with the breach for fraud. (Say, the credit card you used at a breached retailer.) Your liability may depend on how quickly you spot and respond to suspicious transactions.

3. Watch out for phishing attacks. Thieves often use news of a breach to generate new attacks, posing as the affected company to trick consumers into giving up personal information.

4. Place a free fraud alert on your file with the three credit reporting companies: Equifax, Experian and TransUnion. The renewable, 90-day alert requires lenders to verify your identity before issuing credit, making it tougher for someone to open new accounts in your name. The more extreme measure: A credit freeze, which prevents anyone—including you—from obtaining new credit. Depending on your home state and circumstances, you may pay a small fee each time you place or lift the freeze.

5. Take advantage of any free credit monitoring offered by the affected company, to catch new accounts opened in your name.

BREACH RISK METER

Based on what information was compromised, how worried should you be?

CONTACT INFORMATION
Your email address or phone number may not be valuable on its own, but be on the lookout for phishing emails and calls. Criminals use these tactics to try to get more sensitive personal information.

CREDIT CARD NUMBER
Chip and PIN technology makes it tougher for thieves to generate fraudulent transactions. There’s a hassle factor for monitoring the account and alerting your issues. But federal law limits cardholders’ fraud liability at $50 and banks usually waive even that.

DEBIT CARD NUMBER
Liability can be capped at $0, $50, $500 or more, depending on how quickly you report the theft. It can take days for the bank to reimburse stolen funds, putting you at risk for overdrafts and bounced checks.

ACCOUNT LOGIN AND PASSWORD
Depending on the account, there can be a lot of opportunities for fraud, either directly (draining a bank account) or indirectly (mining email for sensitive data like your bank details or Social Security number). The danger multiplies if you use the same compromised login combo for other important financial or email accounts.

SOCIAL SECURITY NUMBER
With a SSN, criminals can impersonate you, generating new loans and credit accounts, medical debts, faux tax returns and criminal records.

Source: CNBC.com reporting  Infographic Design: Roger An
WE ARE IN the home stretch of our transition to the distributor model, with only seven operations remaining to convert. Though we originally expected to complete all transitions by the end of Q3, we now expect everything to be completed before the end of the year. Regardless, with 88% of the operations that will run under the distributor model complete and candidates for most of the remaining opportunities, we continue to make steady progress.

In addition to newly transitioning operations, we have also been simultaneously working on contract renewals for current distributors servicing PCF. Though these are staggered, there is a steady flow—about 20 in 2017—and this work is an ongoing and routine part of operating within the distributor model. Happily, most all of our original distributors have renewed their contracts, which speaks to the value of the opportunity and the experience distributors are having doing business with PCF.

We look forward to announcing—and celebrating—when the last transition is complete!
Restructure Implementation
LAST MONTH WE SHARED THE DETAILS of the strategic restructuring being implemented to position us for the future as we operate within the Distributor model, maintain select PCF-direct operations, promote Dart growth, and ensure overall client satisfaction and engagement.

Since then each of the work groups have held kick-off meetings to ensure a smooth transition. Pictured below are two of the groups at recent meetings supporting our future success.

CUSTOMER EXPERIENCE
This work group knits together the resources that most regularly interact with clients: Client/User Training, Account Management, and Customer Support/Helpdesk. JERRY GIORDANA, President & CEO recently stopped in to a recent meeting of the group.

IT OPERATIONS
This newly formed group includes former Logistics team members who have been redeployed in the new role of Customer Applications Support Specialists. IT Operations connects the Nightly Monitoring/GIS group with Customer Application Support Specialists, Master Data and Client Services to provide more robust 24/7 processing, system monitoring and customer support, along with delivery of user training, and escalated helpdesk support as needed.

Weather or not....
Safe driving is up to you!
By Peter Eglitis,
Director—Distributor Relations

As weather and road conditions change with the season, following Fall driving safety tips will help keep you safe as you continue to Zero in on Safety at PCF! Take a moment to review these common sense tips and share them with your friends and family as you see fit!

THE DANGERS OF LEAVES ON THE ROADS
When leaves accumulate on the roadway and become wet, they can get extremely slippery, making driving conditions similar to driving on ice. If the temperature drops below freezing, the wet leaves will freeze and turn into dangerous icy leaves on the roadway. Besides reducing the car’s traction, causing skidding and the possibility of losing control of the vehicle, leaves often cover road markings, making it difficult to know the locations of the lanes.

◆ Slow down if you are driving on a road covered with leaves
◆ Allow yourself plenty of room to stop in an emergency
◆ Keep a greater distance between you and the car in front of you
◆ Keep your windshield leaf free to avoid wet leaves getting stuck under your windshield wipers

THE REALITY OF DARKER AND DAMPER
In most of the territory that PCF covers, autumn is a damp, wet season. There are many rainy or foggy days and nights. As temperatures drop, frost often coats the ground at night. When driving in fog, set your headlight to low beam. This setting aims the beam of light down toward the roadway. In the fall there are fewer hours of daylight. In the earlier darkness it is common to see children outside playing or riding their bicycles. People are walking their dogs, jogging or taking late afternoon or evening walks. In the fading light of dusk it is more difficult to see the children and pedestrians.

◆ Always drive defensively
◆ Be aware of areas where black ice forms on the roadway
◆ Maintain your vehicle—it’s essential to safe driving
◆ Keep your headlights cleaned and in proper working order, making sure they are aligned
◆ Replace your windshield wiper blades if they show any signs of wear
◆ Keep an emergency car safety kit in your vehicle
◆ Don’t forget the deer!

As all of us continue down the road of “business as usual,” we cannot forget the importance of safety and what it means to our entire organization. Our most valuable asset will always be each and every one of us as PCF team members.

Drive Safe—Stay Safe!
At least one smoke detector should be installed on every level of your home, but it’s best to have one in each bedroom as well. Because smoke in one area may not reach a smoke alarm in another, the National Fire Protection Association (NFPA) recommends placement of at least one smoke alarm on every level of the home, including the basement, in every bedroom and outside each sleeping area. This means that if you have a three-bedroom home, and all of the bedrooms are accessed from a second-floor hallway, you should have a smoke detector in each bedroom and one in the hallway outside the bedrooms. One smoke detector must be present on every floor of the house, including basements and attics.

Change the batteries routinely. Replacing batteries during the bi-annual time change is an easy way to remember. Plus, a fresh battery should eliminate the annoying low-battery chirps before they happen at 2 AM!

Test your smoke detectors once a month. This seems like a lot, but there are many reasons you should make this a habit. If the alarm doesn't sound when you press the test button, try pressing and holding for 10-20 seconds. If it still doesn't work, the battery could be loose, or your AC or power may not be on (check that the red or green light is continuously lit).

Make note of your smoke detector install and/or expiration date. Alarms don't last forever: the average lifespan of a smoke detector is 10 years. If you aren’t sure when it was installed, replace immediately.

2018 Benefit Program:
Open Enrollment: November 6th–13th

- Medical
- Dental
- Vision
- Flex Spending Accounts
- Health Savings Account
- 401(k)
- Supplemental Life & Disability

PCF is proud to offer health benefits to eligible employees who work the minimum number of hours per week as defined by current Health Care Reform regulations.

Like most companies, PCF pays a majority portion of the health benefit premiums for its employees and those who participate pay the remaining share through pre-tax payroll deductions.

Each year as we prepare for annual benefits enrollment, we strive to provide our employees a comprehensive choice of benefits, while keeping costs as low as possible.

Stay tuned for detailed information about the 2018 Benefit Program offerings, eligibility, costs, and instructions for online enrollment.

GOOD HOUSEKEEPING......
Make it a practice to visit the MY INFORMATION section of paycom® to review and update important personal information, such as your address, phone numbers, and emergency contacts.

FOLLOW OUR PAGE ON FACEBOOK
Stay connected with job postings and current events in the PCF world on our Facebook Page. Also available on LinkedIn.

NEWSLETTER SUBMISSION
We encourage you to submit articles to PCF News & Views. We greatly depend on your contributions in order to provide interesting and informative articles. If you have any questions, please email: james.cunningham@pcfcorp.com

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