

Count On Us To Deliver For You



Why Harland Clarke?

At Harland Clarke, a single strategy drives everything we do:

We help you better engage with your customers to keep you first in their minds. It is as true today as it has been for over 145 years.

Count on us for strategic, high-performance solutions designed to deliver superior customer experiences. We put our expertise, business insight, and best practices to work for you, driving bottom-line results every time.

With Harland Clarke as your partner, you have a single, trusted resource dedicated to executing on your business strategy and supporting your long-term success.

We are a partner you can count on.

Harland Clarke brings the right talent, energy and resources to help you reach your goals. We are industry veterans who have walked in your shoes, and you can count on us to deliver every step of the way.

Our high-performance culture is grounded in a discipline of quality assurance, process orientation and exceptional execution. We are committed to bringing our best — to fill gaps in your ability to execute, improve efficiencies and deliver the results you need and expect.

Count on us for customer experience solutions that give you a competitive advantage:

- **Acquisition** – Grow loans and deposits with a smart approach
- **Checks** – Increase the profitability of your check program
- **Conversions** – Transform high-impact events into high-value experiences
- **Contact Center** – Augment your capabilities with flexible, high-touch support
- **Cards** – Stay ahead of the curve with the latest technology
- **Direct Mail** – Put high-quality communications into your customers' hands
- **Online Advertising** – Move from online ad to action
- **Customer Insight** – Use actionable intelligence to optimize the customer experience
- **Cash Management** – Optimize deposit processes and security
- **Promotional Products** – Build valuable brand recognition

That's what you want. And that's what we do.



I want to ...

bring in
new customers,
sell more to existing
customers, and retain
valuable relationships.

Engage the right consumers for your institution at the right time.

Financial institutions that lead in CX have a higher recommendation rate, higher share of deposits, and greater likelihood that customers will grow their portfolio of new products and services.¹


The financial services environment has never been more competitive. Acquiring low-cost core deposits, lucrative loans and high-yield customers is essential for long-term growth.

AcquisitionCX™ takes a data-driven, strategic approach to deposit and loan acquisition. Using proprietary data analytics and robust modeling techniques, we identify prospects who match the profile of your best customers. Then we send them highly personalized offers across multiple channels.

The CX Advantage: Customers receive relevant offers from you for the products they need, the moment they need them, all via their preferred channel.



¹ Kantar, "The Experience Advantage: 2018 Report U.S. Retail Banking," 2018



I want to ...
increase the
profitability of
my check program.

Engage customers from *day one*.

70% of account holders still write checks, yet financial institutions capture only 30% of total check orders.²

Many institutions miss out on the opportunity to capture check orders at account opening largely due to the complexity of check ordering platforms.

ChecksCX™ offers a seamless, digital-first customer and branch check ordering experience. Our simplified and mobile-optimized program improves operational efficiency, increases check order capture across channels and is designed to align with the way consumers do business today. Our checks are armed with industry-leading security features, while also delivering additional brand touch points through our patented CheckFolio™, with customization capabilities to increase awareness of your financial institution's brand.

The CX Advantage: Customers get timely access to checks, an essential banking tool, capturing more orders upfront.



² Harland Clarke 2019 Data

I want to ...
transform high-
impact change
events into high-
value customer
experiences.



Engage when it matters most.

17% of acquired customers switch at least one of their accounts to another institution — 64% make the switch *within the first month*.³

Change events bring unforeseen challenges — and risks. But successful mergers, acquisitions and digital conversions don't just seek to hang onto customers, they seize the opportunity to delight them and build brand affinity.

ConversionCX™ provides skilled resources, proven best practices and expert contact center support to ensure a smooth transition experience for you and your customers.

The CX Advantage: Customers feel prepared for and supported throughout the transition, boosting their satisfaction with and loyalty to your financial institution.



³ Deloitte Center for Banking Solutions Survey



I want to ...

ensure an exceptional customer experience, every time.

Engage customers with a personal touch.

Great contact center experiences boost brand recommendations by as much as 163%.⁴

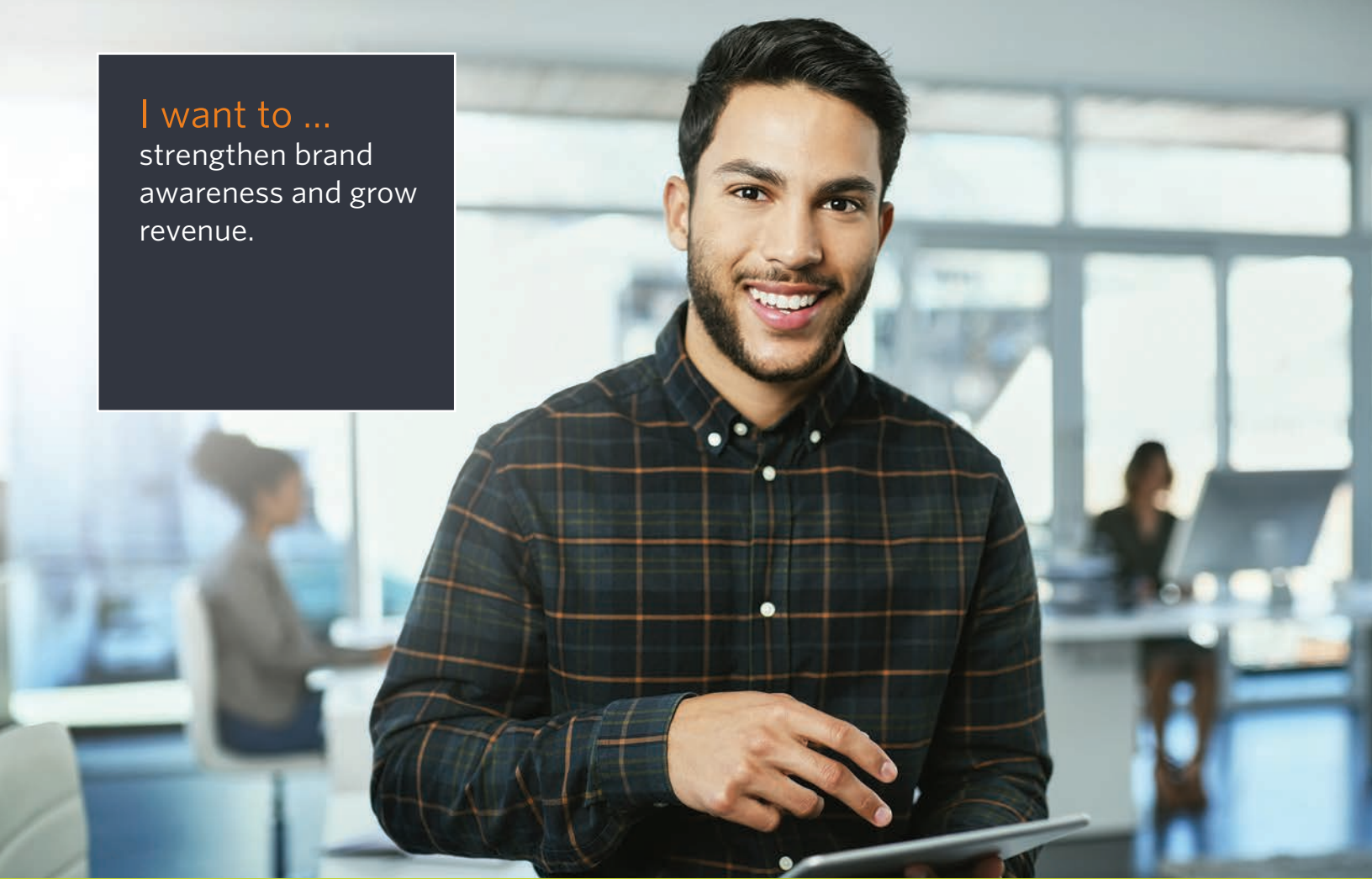
In today's customer experience economy, growth and customer satisfaction are inextricably linked. The contact center is one of the few opportunities for a personal touch — so it's vital to your overall success.

ContactCenterCX™ delivers award-winning, fully customizable inbound and outbound support for short-term Burst events or long-term marketing programs. We are the brand beside your brand, increasing your agility, bandwidth and core strengths, so you can focus on what you do best. Our contact center specialists are skilled at providing white glove support and a personal touch with every interaction.

The CX Advantage: Customers know their satisfaction is a priority for your financial institution when their questions or issues are resolved quickly, courteously and professionally.

ContactCenter **CX**™

⁴ Verient Experience Index, How Contact Center Experiences Impact the Omnichannel Journey, December 2019



I want to ...
strengthen brand
awareness and grow
revenue.

Engage with every purchase.


58% of consumers prefer using credit cards over all other payment types.⁵

It's crucial to maximize every engagement tool at your disposal to drive brand awareness and revenue. Yet, many institutions fail to leverage their card program as a key customer engagement opportunity.

With a full suite of services designed to engage customers, CardsCX™ gives you a competitive edge. From instant issuance and manufacturing, to personalization and prepaid cards, and the latest card technology, including dual-interface cards, CardsCX combines superior service and deep experience to build a card program tailored to your goals and brand strategy.

The CX Advantage: Customers are delighted with cards that exceed their expectations for delivery, speed, personalization and choice.



A woman with dark hair, wearing a pink and black striped shirt, is smiling and looking towards the camera. The background is a blurred office environment with other people and desks.

I want to ...
execute direct
mail programs —
seamlessly and with
outstanding results.

Engage consumers better with direct mail.

90% of direct mail gets opened.⁶

Direct mail is a powerful marketing tool for financial institutions that want to connect with customers and prospects. It's where experience and commitment matter.


Harland Clarke has the extensive knowledge, state-of-the-art digital technology, end-to-end capabilities, and strategic partnerships necessary to flawlessly plan, create and execute the most complex, high-volume direct mail campaigns — cost-effectively and on schedule.

Whether a simple postcard, letter or multi-touch campaign, we are committed to consistently delivering on your expectations, giving your financial institution a competitive advantage.

The CX Advantage: Customers and prospects are more likely to respond after receiving a personalized offer they can hold in their hand.



⁶ Fundera, "12 Direct Mail Statistics You Should Know in 2020," February 5, 2020



I want to ...
move consumers
from online ad
to action.

Engage the right consumer at the right time on the right device.

77% of marketers lack the comprehensive view of consumers needed to create more relevant, personalized experiences.⁷

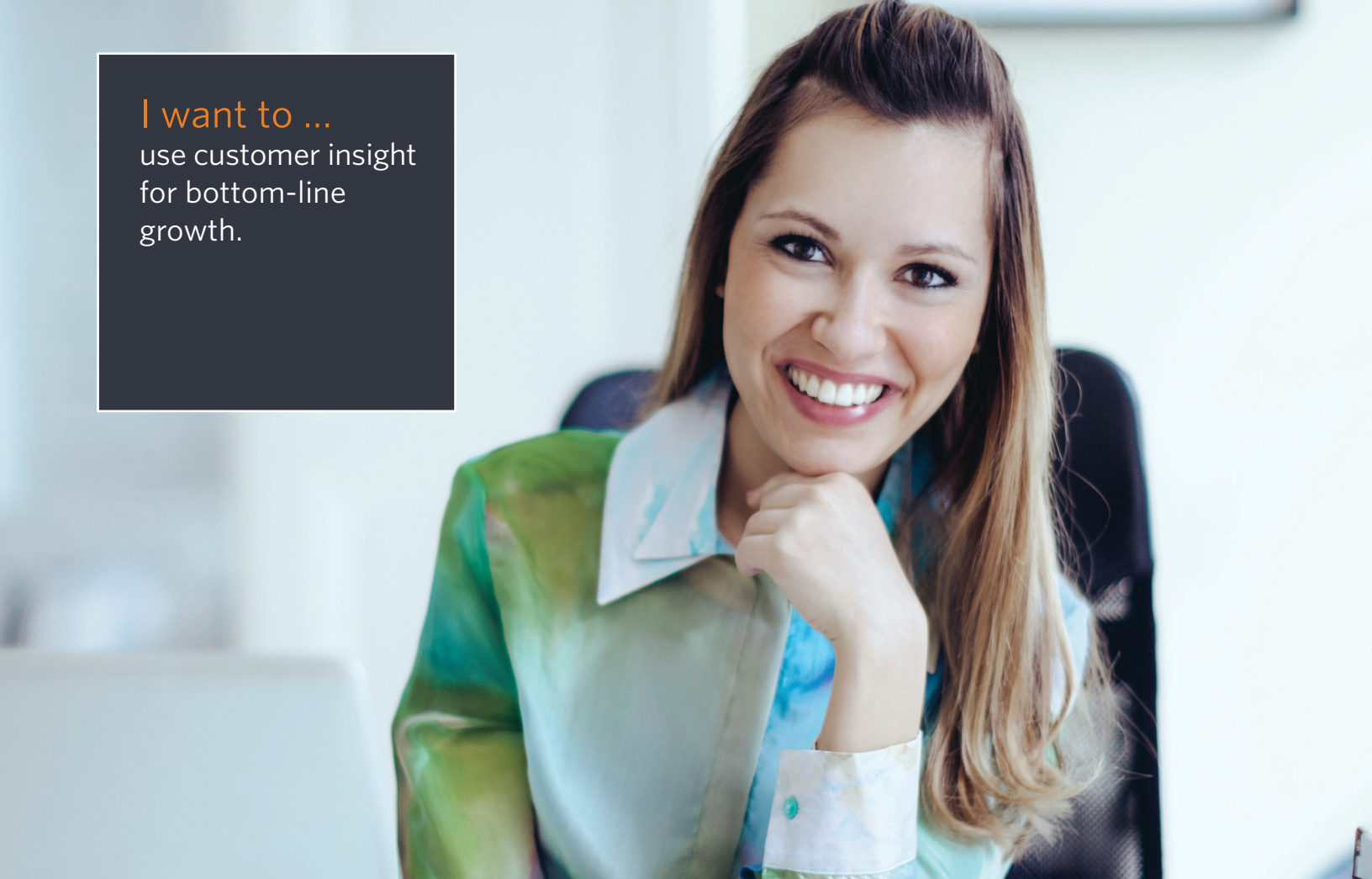
Consumers have so many choices to make and paths they can take to discover, learn, purchase and experience a brand. Engaging consumers when, where and how they want to be reached is only part of the challenge. Understanding consumers — who they are, their interests and behaviors — is fundamental to capturing attention and growing your business.

DigitalCX™ is powered by Valassis, a Vericast business, and moves consumers from online ad to action. With Harland Clarke, financial institutions can leverage deep insights into consumer interests, browsing behaviors, and purchase experiences to predict intent and pinpoint individuals who are most likely to respond to your marketing campaigns.

With DigitalCX, you can harness the power of consumer intelligence to turn online engagement into a true competitive advantage.

The CX Advantage: Consumers receive messages relevant to their needs, building brand affinity and keeping you top of mind.





I want to ...
use customer insight
for bottom-line
growth.

Engage customers using actionable intelligence to optimize their experience.

46% of financial service organizations don't maximize use of customer data.⁸


Financial institutions possess a valuable trove of customer data, but often struggle to harness it for maximum impact. In other cases, the data they have isn't the data they really need, so the insight the analysis delivers isn't very helpful.

Customers want — expect — you to use customer data to help them manage their specific financial needs. InsightCX™ delivers qualitative and quantitative data, meaningful analytics, and penetrating insight to optimize customer experience while helping you better understand and engage your customers.

The CX Advantage: Customers value — and feel valued by — your financial institution when you tailor engagement to help them address their specific needs.



⁸ Forbes, "How Banks Analyze Your Lifestyle to Make Finance Personal," October 2019



I want to ...
deepen relationships
with commercial
accounts and
retailers.

Engage them by helping them run their business better.

**Businesses that minimize wasted time and money
are more profitable.**

Commercial customers struggle to ensure cash and equivalent deposits get to the right place at the right time securely, not to mention the challenge of making deposits across numerous locations to hundreds of financial institutions.

CashCX™ helps businesses improve efficiency and control bank fees with secure deposit bags and deposit tickets. An extensive range of technical device cleaning supplies keep your payment and transaction-related equipment running efficiently, for less downtime and a better customer experience. Other products include business forms and checks, ink stamps, and wellness and safety products.

The CX Advantage: Customers resolve a key business challenge and gain a trusted, go-to resource for financial supplies, cash handling support and more.



I want to ...
take control of my
brand and open a
new revenue source.



Engage them by strengthening your brand strategy.

Promotional products are the most effective advertising tool for prompting consumer action.⁹

Businesses and customers constantly search for new ways to connect to their audience and promote their brand internally and externally, but ensuring brand control and security is a challenge.

PromoCX™ is a brand engagement solution for promotional marketing products that improve brand consistency and control. Its fully managed platform is easy and convenient for everyone to use — we even manage production and delivery — while creating an additional revenue stream for you.

The CX Advantage: Businesses and customers get access to an efficient marketing tool for building valuable brand recognition while ensuring brand control, security and identity.



⁹ PPAI 2017 Consumer Study

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