



HARLAND CLARKE

/ ACQUISITION & RETENTION

Acquire more loans faster than ever

Single-Loan Pre-Approval

Today's consumers have more control. They have more access, more choices, and more information to decide which offers are right for them.

/ **Vying for consumer attention is more difficult than ever.**

New competitors have created great disruption. Both traditional and non-traditional lenders have filled the marketplace with loans designed to tempt consumers by being fast, easy, and cheap.

/ **Outdated marketing strategies no longer have the impact, produce the results, and create the differentiation needed to compete today.**

Data and analytics are the keys to competing. Financial institutions that use proactive, data-driven marketing strategies designed to perpetually engage prospects and customers across multiple channels, when they are most likely to purchase, are steps ahead in the purchasing process.

/ **Single-Loan Pre-Approval** uses dozens of data points or attributes to identify credit-qualified consumers to send pre-approved offers for mortgages, home equity, auto, credit card, and consumer loans at the time they are most ready to buy.

Also included are loan refinance offers that highlight lower payments and potential savings. These personalized offers of savings are created using an individual's current payment, loan balance and remaining term.

/ BENEFITS FOR FINANCIAL INSTITUTIONS

- > Increased loan volume
- > Lower cost per loan
- > More qualified applicants using your credit and underwriting guidelines
- > Analysis of results and optimization throughout the campaign
- > Increased and improved brand awareness and perception

/ BENEFITS FOR FINANCIAL INSTITUTIONS

- > Relevant loan offers that improve their lives
- > Deeper relationship with an institution that understand their needs
- > Offers of long-term savings and value

/ NOTABLE FEATURES OF SINGLE-LOAN PRE-APPROVAL FROM HARLAND CLARKE

Advanced audience selection: Incorporates dozens of data points, including demographics, credit behavior and usage, to analyze your customer and local market data

Award-winning creative: In-house creative design, direct mail printing, and fulfillment

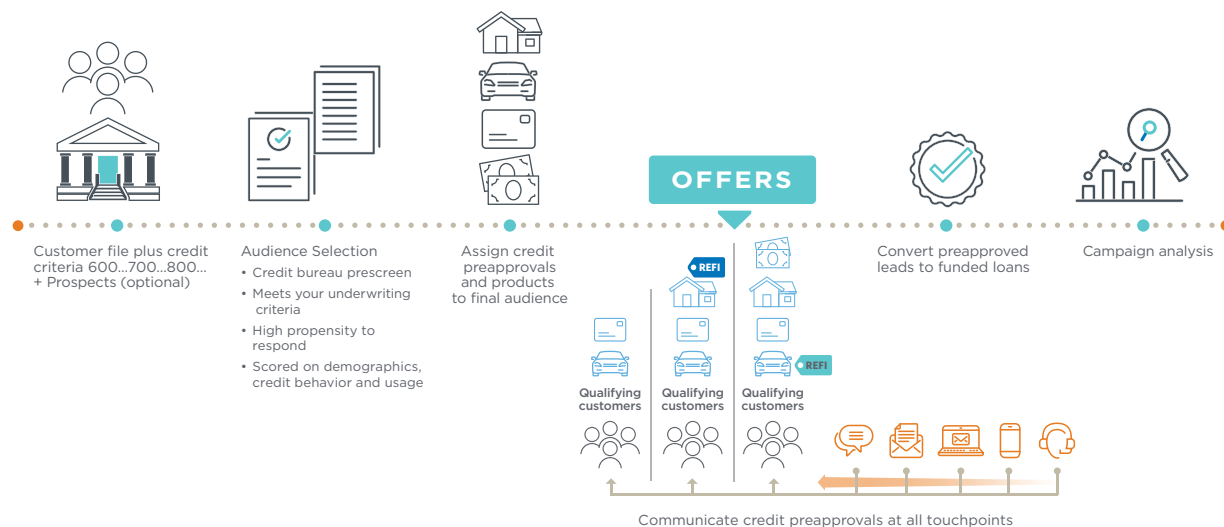
Multichannel capabilities: Optional add-ons include email, online advertising, and call center follow up

Prescreened offers: Using your underwriting criteria ensures that the customers and prospects qualify for your offer

Flexible and responsive: Quick rate adjustments, changes to consumer segments, products and messaging to continuously improve results

End-to-end support: Strategic planning, management, and reporting

How It Works



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Learn more about how Vericast can help you exceed your loan acquisition goals.

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