

# Who Are We?



It's pretty simple.

**Engaged customers** are happy customers.

**Happy customers** are loyal customers.

**Loyal customers** are profitable customers.

How do we know this?

**Experience.**

Creating meaningful customer engagement is in our DNA.

We've helped thousands of organizations deepen customer relationships by creating better engagement and delivering superior customer experiences that drive their bottom line.

It's what we've always done.

In fact, the only thing we've changed over the past 140+ years is how we do it.

Because to serve our clients well, we continually evolve our business and lead industry innovation.

*(And we are known for our commitment to serving them well.)*



# So, who is Harland Clarke?

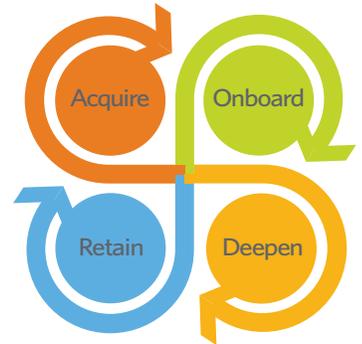
## We are who we've always been:

Your trusted partner for customer experience (CX) solutions that connect you with your customers how, when and where it matters.

### Engagement360

Harland Clarke helps organizations **connect** with their customers throughout the entire **relationship lifecycle**.

Our solutions **drive customer engagement** in every relevant way, across channels.



*We help you acquire relationships and retain them for the long term.*

**“Each and every engagement throughout the customer journey is critical. Combined, they form the customer experience — and determine your brand’s value to consumers.”**

**—Jana Schmidt, CEO, Harland Clarke**

I want to ...  
grow deposits, loans  
and households  
efficiently and  
sustainably.



## 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.<sup>1</sup>

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, at the moment they need them, all via their preferred channel.



<sup>1</sup> Kantar, "The Experience Advantage: 2018 Report U.S. Retail Banking," 2018



I want to ...  
increase account  
activation.

## Engage customers from *day one*.

**Only one in 10 banking providers successfully engage new customers.<sup>2</sup>**

Many institutions miss out on the essential lifetime value of quality customer engagement due to outdated activation programs that don't connect with today's digital consumer.

The ChecksCX™ digital-first account activation solution jumpstarts customer engagement and retention with personalized welcome and activation messages that begin as soon as an account is opened. ChecksCX drives account activation by increasing check order capture and creating customer immersion by promoting services that increase account value.

**The CX Advantage:** Customers get timely access to checks, an essential banking tool, and have an immediate and highly personalized experience that affirms their choice of your financial institution.



<sup>2</sup> The Financial Brand, "Five Reasons Financial Institutions Struggle With Onboarding," November 18, 2018

I want to ...  
drive retention and  
increase lifetime  
customer value.



## Engage when, where and how they need you.

**75% of cross-sales occur within 90 days of account opening<sup>3</sup>**

Financial institutions invest considerable time and resources into acquiring customers, but few successfully engage them to fulfill the potential of the customer relationship, something vital for retention and profitability.

New account activation should extend to the follow-up onboarding experiences, setting the tone for the entire banking relationship. OnboardingCX™ uses an always-on, behavior-based marketing approach to engage new accounts with the *right message* at the *right time* for the *right need*. OnboardingCX helps you deliver on your brand promise and show value.

**The CX Advantage:** Customers trust that your financial institution knows them, understands them and is committed to helping them.

Onboarding **CX**™

<sup>3</sup> Harland Clarke database



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

## Engage an “audience of one” with personal communication.

**46% of financial service organizations don't maximize use of customer data<sup>4</sup>**

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 marketing performance 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.



<sup>4</sup> Forbes, “How Banks Analyze Your Lifestyle to Make Finance Personal,” October 2019

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



## Engage when it matters most.

64% of acquired customers leave within the first month<sup>5</sup>

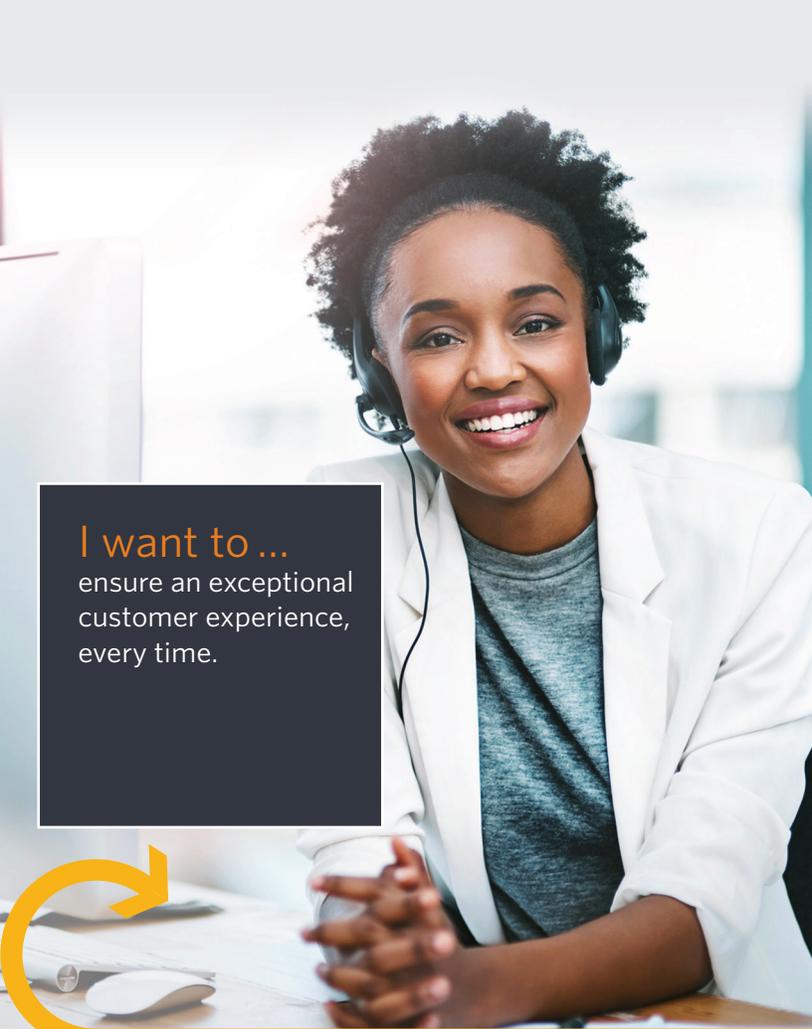
Change events bring unforeseen challenges — and risks. But successful mergers, acquisitions and digital conversions don't just seek to hang onto customers, they seize the opportunity to delight them and build brand affinity.

ConversionCX™ delivers exceptional customer experiences before, during and after high-impact events.

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



<sup>5</sup> Deloitte Center for Banking Solutions Survey



I want to... ensure an exceptional customer experience, every time.



## Engage customers with a personal touch.

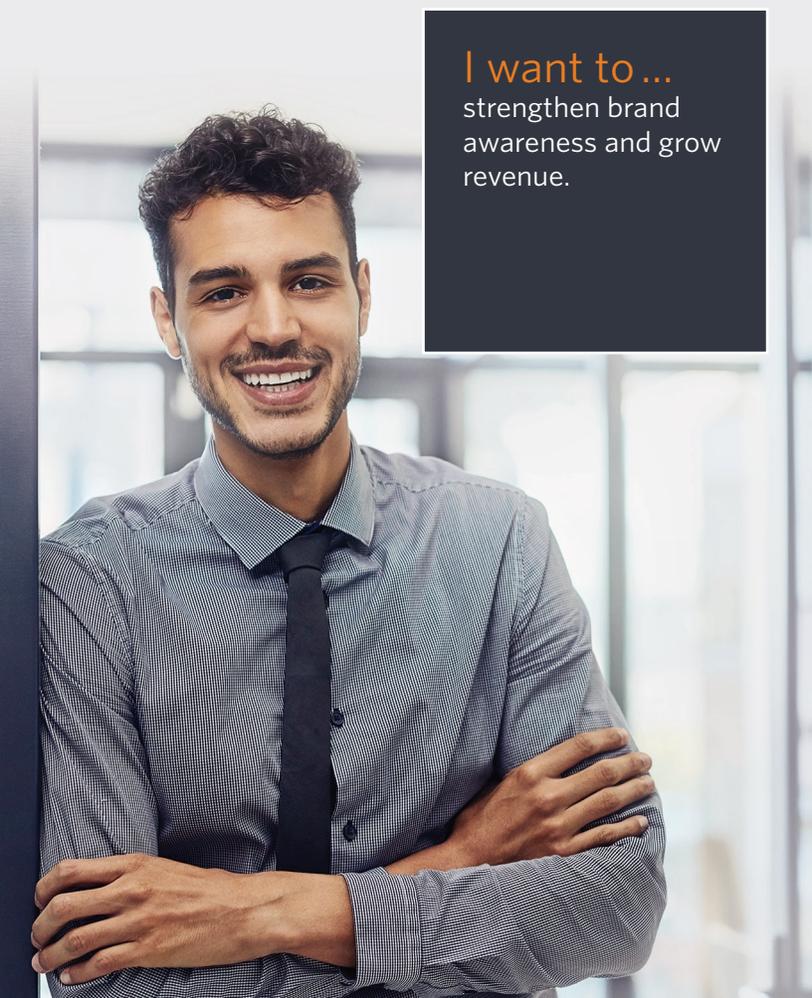
73% of customers still prefer to talk on the phone

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 call center support for seamless, high-touch engagement across the customer relationship lifecycle. Our contact center specialists are skilled at white glove support for operational and promotional needs.



**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.



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

## Engage with every purchase.

Boost card activation by 89%.<sup>6</sup>

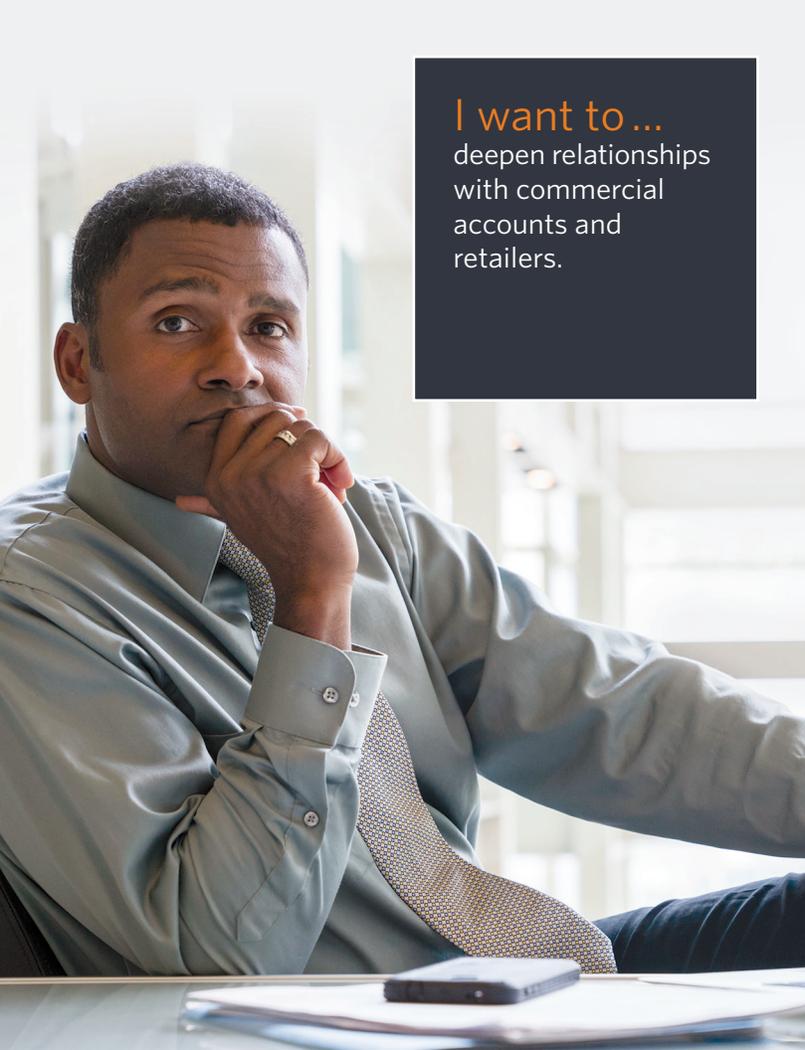
It's crucial to maximize every engagement tool at your disposal to drive brand awareness and revenue. Yet, many institutions fail to leverage their card program as a key customer engagement opportunity.

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, 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.

<sup>6</sup> Based on Harland Clarke client data



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

# Engage them by helping them run their business better.

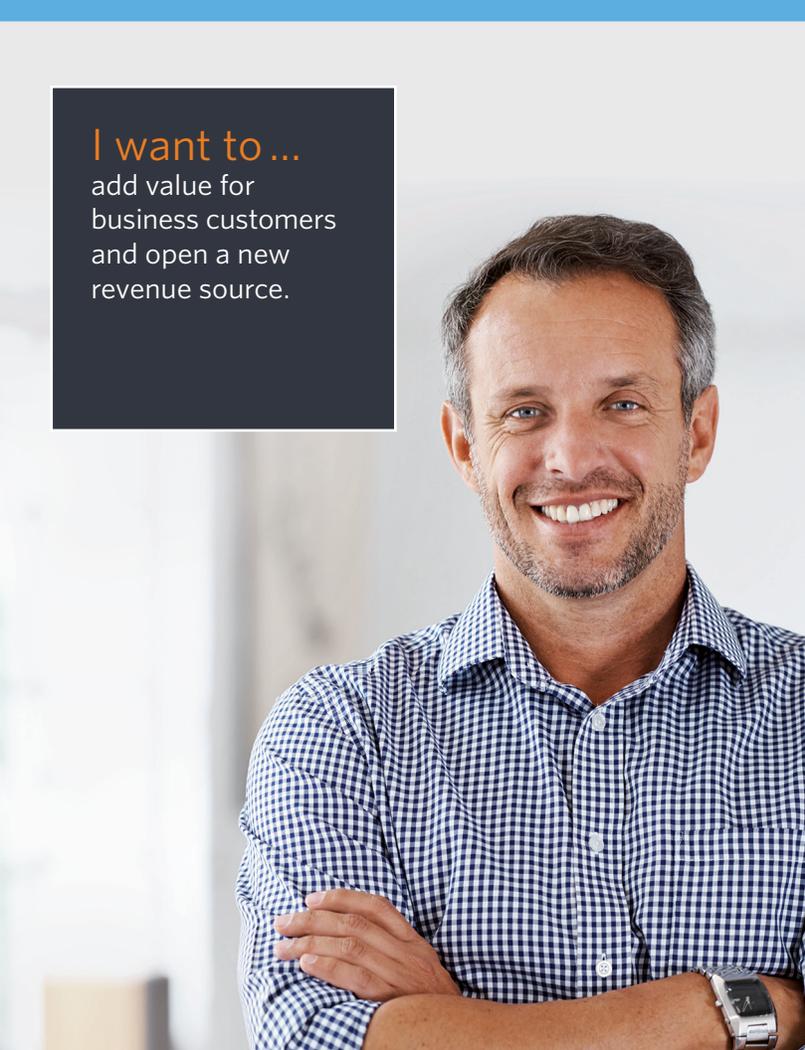
**Businesses that minimize wasted time and money are more profitable.**

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™ cash management supply helps businesses improve efficiency and control bank fees. It provides business financial forms and products, as well as an extensive range of technical device cleaning supplies to keep your payment and transaction-related equipment running efficiently, for less downtime and a better customer experience.

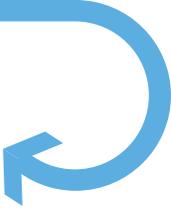


**The CX Advantage:** Customers resolve a key business challenge and gain a trusted, go-to resource for financial supplies, cash handling support and more.



I want to ...  
add value for  
business customers  
and open a new  
revenue source.

# Engage them by helping them promote their brand.



**Promotional products are the most effective advertising tool for prompting consumer action.<sup>7</sup>**

Businesses and organizations constantly search for new ways to connect to their audience and promote their brand, but standing apart from the competition is tough in today's environment.

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



**The CX Advantage:** Customers get access to an efficient marketing tool for building valuable brand recognition and the simplicity of working with a single vendor.

<sup>7</sup> PPAI 2017 Consumer Study

# More & Better

customer engagement —  
that's what we create  
for you.

*call*

**1.800.351.3843**

*email us at*

**contactHC@harlandclarke.com**

*or visit*

**www.harlandclarke.com**

