

Best Practices for Online Consumer Check Ordering

A Harland Clarke White Paper

An overview of best-practice recommendations that will save time in your branches, increase convenience and choice for your account holders, and ultimately improve profitability for your check program.

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Summary

These recommendations result from research centered on making check ordering for your as clear, secure, and convenient as possible.

Account holders who prefer to use online ordering should be able to find the check ordering site without becoming lost and possibly turning to alternative check providers.

To accomplish this Harland Clarke recommends the following best practices:

1. Use Harland Clarke's secure, integrated (pre-authenticated) links and allow personalization and shipping changes.
2. Create a check ordering jump page (transition page) that has informative and reassuring information.
3. For FIs not using integrated (pre-authenticated) links, direct the account holder to Harland Clarke's authentication page.
4. Include "check ordering" keywords in your site's search engine.
5. Provide links to check ordering in multiple locations on your site.
6. On check ordering and new account printed materials, list the URL for check ordering first and phone second.
7. Use text links instead of image links.
8. Use the top and left side of your web pages for menus and links.

Implementation

Implementing some of these recommendations will require the assistance of your web development group or the contracted web development provider.

If you require additional information related to any of the recommendations please contact your Harland Clarke account executive or write us at www.harlandclarke.com/contactus.

Background

Harland Clarke is a leading provider of financial products and services to financial and commercial institutions as well as individual consumers and small businesses. One of the many customized payment solutions offered by Harland Clarke is checks, which continue to satisfy seeking **security, affinity, and convenience**.

Promoting the procurement of self-service consumer check orders to create a more profitable channel mix (web, phone, branch, and mail) offers a number of benefits:

1. Provides both check revenue lift and offsets to bank expense.
2. Allows FI branch and call center personnel to focus on other banking activities important to your Institution.
3. Allows Harland Clarke a better opportunity to promote other revenue-generating products and services offsetting (or even avoiding) those offered at your institution's expense.

The self-service internet channel provides a win-win-win for both the banking account holder, the financial institution, and Harland Clarke.

The account holder benefits by having choices in the decision of products they order by seeing a catalog that offers designs that support and promote a large range of consumer interests. This might include affiliation with a university, supporting a charitable cause, or even using a product design that reflects the customer's personality. Customers are often willing to pay for such affinity.

Financial institutions benefit when the account holder chooses to upgrade and possibly order additional matching accessories. The FI makes a profit because typically the premier design checks are not funded by the FI.

Harland Clarke examined elements of existing channel promotions and partner institution web sites. The following examines elements of the promotion of the checks program that financial

institutions can take to increase the likelihood that customers will use the self-service Internet channel.

The Cost Challenge

For many financial institutions, the checks program has experienced declining profitability at a much faster rate than 4-5% national average for check writing decline. Competition for deposits has forced an increase in "free check" programs, turning a profitable program into a "cost of doing business." Heavily promoted programs like "free checks for life" have reset consumer expectations.

At Harland Clarke, our research shows that, on average, financial institutions lose over \$2 per check order when the check order is handled in-house.¹ The two largest factors that contribute to this are free checks (program expense and waives) and the labor cost to receive and transmit check orders to the FI's preferred partner. This does not include the opportunity costs of branch employees spending time entering check orders rather than performing more profitable customer service activities.

The problem for the financial institution is how to market a profitable product while keeping the acquisition attributes of their checking programs.

A 2007 survey by Forrester Research revealed that 33% of checking would prefer to reorder checks online. This number continues to increase as the nation become more internet literate and access to the internet is more routine for more individuals integrated with the internet through mobile devices and high speed bandwidth to the home. As more of the population utilizes online banking, consumer expectations drives the demand for FIs to better support and promote the usage of online check ordering, complimenting their online banking offering. On average, for top volume clients at Harland Clarke, self-service internet orders show a \$6 profit increase for

¹ Internal Harland Clarke data analysis of channel profitability for first half of 2008.

Financial Institutions (hard dollars) when compared to FI-assisted orders.²

Internet (over FI-assisted)	Delta
Avg. Account Holder Spend	+ \$8
Avg. FI Cost	- \$2
Avg. FI Profit	+ \$6

Past Tactics

Previous efforts for making the check program more efficient included setting up the branch employee with direct access to order checks on behalf of the account holder. This method of check ordering is more efficient than paper or phone and uses an internet channel. However, in most cases the resulting order does not allow the account holder to select from the full range of available products.

The growing trend is to take FI personnel out of the process of check ordering by promoting self-service web ordering. Many FIs have taken the simple step of placing reorder checks links on the home page or other page within the FI web site. The following recommendations improve on these tactics.

² Internal Harland Clarke data analysis of channel profitability for first half of 2008.

Recommendation #1: A Friendly Jump Page

Create a friendly, reassuring “jump page” or “transitional page” that will provide consumers with an understanding of the check provider and ordering process, advising the customer that Harland Clarke is the preferred, secure check provider for your institution. Consider including the routing number of your institution and information about how the customer will be billed.

Sample Jump Page:

Order checks the safe and easy way!

OrderMychecks.com

Harland Clarke is the preferred check provider of <Your Financial Institution>. This link is provided for your convenience to reorder checks online. You can select the same or a new check style, order additional accessories, and check on the status of your order.

- *Generally, checks will be delivered within 10 working days.*
- *Any fees are automatically deducted from your account.*
- *You will need our routing number and your account number, found at the bottom of your checks. Our routing number is 123456789.*
- *Find your account number on the bottom of your check to the right of the routing*

Benefits of Recommendation #1:

- ✓ Letting the account holder know that Harland Clarke is the preferred vendor of your checks program removes anxiety over phishing scams and i.d. theft and promotes trust around using the check ordering site.
- ✓ Providing the customer with the routing number of your institution helps them to know the correct information to enter for authentication on the checks site. Entering the wrong RT number is the most common mistake that account holders make while trying to order checks.

- ✓ Letting the customer know how they will be billed for transactions promotes security, convenience, and sets expectations for the account holder.

Recommendation #2: Pre-Authenticate and Allow Personalization and Shipping Changes

If you are not doing so, consider using Harland Clarke's integrated link to your online banking. This will pre-authenticate your, simplifying and further securing their order process. Once integrated, allow personalization and shipping changes.

The integrated link to Harland Clarke does not require the customer to reenter their routing or account information because the FI passes the consumer's credentials to Harland Clarke as part of the hand-off. Since this connection is secure and the consumer's identity has been safely established you can allow customers to change their personalization and shipping address with the order.

Benefits of Recommendation #2:

- ✓ Statistically, Harland Clarke shows that about two-thirds of FIs with the highest percentage of internet ordering allow shipping and personalization changes during check ordering. FIs who do not allow personalization and shipping changes experience 20% lower internet use³.
- ✓ The number one reason why the internet check ordering process cannot be completed today on Harland Clarke consumer sites is because the account holder cannot update their personalization and shipping information.
- ✓ According to the Census Bureau, between 2007 and 2008, over 27 million people over the age of 16 moved to a different living location. This represents 12% of that

³ Internal Harland Clarke study of client characteristics for first half of 2009.

population segment. Within the moving population 17.4 million people moved to a location within the same county⁴. It is very common to reorder checks because of address changes. If you allow personalization and shipping changes, you reduce the risk of losing these to a direct check printer.

Recommendation #3: Link Directly To Login Page

For direct links to Harland Clarke that require the customer to authenticate before ordering checks, take the customer directly to the page that requires authentication.

Make sure the link from your site (preferably on the jump page described in #1) takes the account holder directly to the checking account authentication page.

The Harland Clarke family of consumer ordering web sites is accessible from a single URL: <http://www.OrderMyChecks.com>

Benefits of Recommendation #3:

- ✓ At this point the account holder has already made a decision to order checks. It is not necessary to make them choose to do so again.
- ✓ Harland Clarke's successful login rate is 30% higher when the entry page is the landing page for checks login. This successful login rate drops when the entry page is the catalog home page and again when the entry page is the main home page.

⁴ Geographic Mobility: 2007 to 2008. <http://www.census.gov/population/www/socdem/migrate/cps2008.html> (accessed March 8, 2010).

Recommendation #4 – Site Search

Offer search capability and make sure check ordering keywords are included. Alternatively, use a ‘quick-links’ section on your site.

Our research shows that those FI sites with search engines experience “order checks” as one of their top search terms.



A search box with the text "order checks" entered, a "Search" button, and a "Search Tips" link below it.

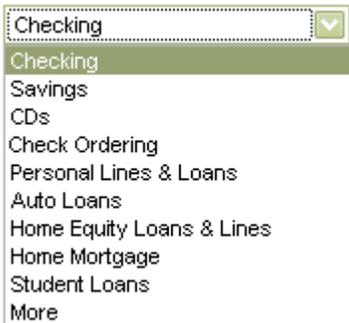
Consumers may not find check ordering links within your site pages or product offerings. Often these links are buried inside FAQs or “other services” pages. Make sure that different variations of check searching keywords return the proper pages or your jump page.

Keywords you should include:

- order checks
- reorder checks
- checks
- personal checks
- business checks
- check ordering

If building a search engine is not feasible then alternatively use a Quick-Link (drop down menu) to provide links to commonly used tasks on your site, and include “Check Ordering” alphabetically in the list.

Sample Quick-Link menu:



A dropdown menu with "Checking" selected. The menu items are: Checking, Savings, CDs, Check Ordering, Personal Lines & Loans, Auto Loans, Home Equity Loans & Lines, Home Mortgage, Student Loans, and More.

A Sitemap or a Site Index is another basic alternative to search engines. These elements can provide a hierarchical outline listing pages on

your web site that provide consumers with an organized way to scan for information.

Benefits of Recommendation #4

- ✓ In a recent study of Harland Clarke clients, 80% of the top tier web channel mix clients offered search capability on their site while only 44% of the bottom tier channel mix clients offered search capability. 88% of the largest 40 FI clients offer search capability.
- ✓ Help consumers find their way -- a survey of some Harland Clarke clients showed that ordering checks was in the top 5 searches on their site.
- ✓ Using a sitemap provides an added benefit of enabling search engine robots to better scan your site to display results in search engine queries.

Recommendation #5: Multiple Links

Create the ability to link to check ordering from both **within** and **outside** of online banking. Create links from multiple locations where an accountholder may be thinking about or looking to order checks. Examples locations include near online statements and in your contact us and customer service pages.⁵

Harland Clarke supports an integrated and non-integrated link to the customer ordering sites. With an integrate link, the institution is able to pre-authenticate the account holder and securely pass the checking account information to Harland Clarke as part of the transaction. (See recommendation #2.) For non-integrated links, the FI will simply redirect the customer to the Harland Clarke site. Harland Clarke is then responsible for collecting the Routing-Transit and account number from the customer. (See recommendations #1 and #3.)

This recommendation does not necessarily mean that Harland Clarke recommends that partner

⁵ Research-Based Web Design and Usability Guidelines. 2006.

<http://www.usability.gov/pdfs/chapter10.pdf>. (Accessed May 8, 2008).

institutions need to provide links to both integrated and non-integrated ordering. What it does mean is that FIs would make information about how to order checks available in more than one location.

Pages to consider for links:

- Home Page
- Embedded Page
- Search Page Results
- Menu Navigation
- Online Banking
- New Account Opening
- Contact Us or Customer Service

Benefits of Recommendation #5:

- ✓ Different account holders will try different ways to find information related to their level of experience using web sites, their usage habits, or even their experience with other sites. Creating more than one discovery path will increase the odds that they will find the information they seek.
- ✓ Putting a link both inside and outside of online banking allows account holders to reorder checks regardless of their online banking preferences.
- ✓ If your institution has a heavy usage of online banking then many customers may bookmark the online banking sign-in page and not see other messages posted throughout the site. Likewise, if your institution has a low percentage of online banking use, many may never see the check ordering link if it were only available in online banking.
- ✓ Multiple points of discovery provide the broadest reach and convenience to all within the FI.

Recommendation #6 – Use Text Links vs. Image Links

Where possible, use text links instead of images⁶.

Images are needed to add professionalism to the site and call attention to key messages, but designers should be careful in their use to provide links. Text links can provide clearer information and do not rely on the customer to interpret an image.

One compromise is to use text inside an image if the link is in a short list or is a standalone item in its page space. This allows designers to use a graphic that may be recognizable to a customer scanning, but also allows the link to be clearly explained within the text.

Benefits of Recommendation #6:

Text links offer several advantages over image links:

- ✓ Faster download
- ✓ Changes colors after being selected
- ✓ Easier to show link's destination
- ✓ Does not require customers to mouse-over to determine if it is a link
- ✓ It is usually easier to convey a link's destination in text, rather than with the use of an image.
- ✓ Text links can be indexed by search engine robots.

⁶ Research-Based Web Design and Usability Guidelines. 2006.
<http://www.usability.gov/pdfs/chapter10.pdf>.
(Accessed May 8, 2008).

Recommendation #7: List Link Then Phone

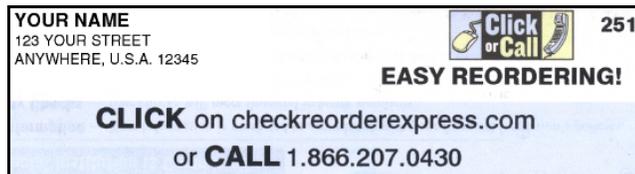
On reorder forms, box-tops, and other printed order directives, list the web site before the phone number. Where possible, give the customer a direct URL to the jump page or transition page from your site to the checks page. For example, www.youraddress.com/orderchecks.

Examples:

Easy Ways to Order

1. **ONLINE** - visit
www.youraddress.com/checks
2. **PHONE** -
Call toll free 1-xxx-xxx-xxxx
Monday – Friday.....
Saturday.....

A “click or call” example from a reorder form:



Benefits of Recommendation #7:

- ✓ In a customer survey filled out after the ordering process, the reorder form in the check booklet was the respondent’s source for finding the web site 80% of the time.⁷
- ✓ Listing the web site first in the list of available order channels has shown definitive results with Harland Clarke clients to move some account holders to the web channel for ordering.
- ✓ Listing the website on the reorder form educates account holders on all the available choices and allows them to make an informed decision.

⁷ Internal Harland Clarke web site survey. Results tabulated for the most recent month preceding this paper.

- ✓ Giving account holders a direct URL takes them directly to the jump page so that they are not required to look for it once they reach your home page. It provides a better consumer experience and will increase the odds they find the check ordering site.

Recommendation #8: Link Page Placement

Use the top and left-side content areas for menus and links⁸.

Nielsen research shows that the majority of internet users scan page content first across the top navigation area and then down the left side. The pattern makes an ‘F’ shape as the web user scans the page. Key links, including “Check Ordering” should be at the top or left instead of the right or bottom of a page.

Benefits of Recommendation #8

- ✓ Links placed at the top or the left of the page are going to be discovered more quickly by your .
- ✓ With the growth in the use of mobile devices and their smaller screens, links to the right or bottom of a page are less likely to be discovered.

Conclusion

Many of these suggestions require coordination with your web developers, but most are relatively simple to implement. Even the more complex recommendation of using pre-authenticated web links can be handled relatively easily when you get Harland Clarke’s e-Commerce team talking directly to your web provider.

⁸ Nielsen, Jakob. 2006. F-Shaped Pattern For Reading Web Content. http://www.useit.com/alertbox/reading_patter_n.html. (Accessed May 8, 2008).

All of these suggestions will improve the consumer experience while reducing cost, increasing revenue, and often both!

If you require additional information related to any of the recommendations, please contact your Harland Clarke account executive or write us at www.harlandclarke.com/contactus.

A Glossary of Terms

Authenticate

The process of identifying an account holder by collecting routing/transit and account number via a non-integrated link.

Authentication page

A Web site page that prompts the account holder to enter a routing/transit and account number.

Bookmark

A Web address that is saved within an Internet browser so it can be easily accessed for later use.

Catalog home page

The page on a Web site that displays the main product catalog.

Embedded page

Any page within a Web site that is not the home page.

Entry page (also called landing page)

The first page an account holder sees when visiting a Web site.

Integrated link

A secure link between the financial institution and Harland Clarke, through which the institution sends an account holder's authentication information. are not required to authenticate with Harland Clarke because they have already done so with their financial institution.

Jump page

A page on the financial institution's Web site that tells they are about to leave that Web site. After this they are redirected to the Harland Clarke Web site.

Landing page

See entry page.

Login rate

The percentage of visitors to a site who successfully authenticate.

Main home page

The default starting page for a Web site (e.g., www.nameofFI.com), which often functions as a navigation point from which viewers can link to other pages in the site.

Non-integrated link

Also known as a direct link. The account holder is required to authenticate with Harland Clarke by supplying routing/transit and account number.

Quick-link

A listing of commonly used links from a Web page. It is synonymous with bookmarking on a browser, but the links are shown on a Web page.

Search capability

The ability to type in keywords on a Web site search box to find all occurrences of that word or phrase within the site.

Search engine robots

Automated programs used by search engines (Google, Yahoo, etc.) to index pages so they can be used in search results.

Site index

An index of all pages on a Web site. It is analogous to a topic index in the back of a book.

Site map

See site index.

Text link

A link on a site that takes a visitor to a new page, most often identified with blue underlined text.