

Deliver positive customer experiences at every interaction to stem attrition and boost brand affinity



## Merger and Acquisition Solutions

*“When two financial institutions merge, a big chunk of customers switch. Why? Poor merger experience. Mishandling your communications can completely undermine the value of a merger once promised.”*

*The Financial Brand*

A positive customer experience — before, during and after the merger and acquisition — is the true measure of success.

During a merger and acquisition, there are many complex decisions to be made and questions to be asked. But none may be more critical — and undervalued — than considering the effect on customers and employees.

A big pitfall during change events, and one that is frequently overlooked, is putting too much focus on the mechanics of the conversion and not enough on the customer experience.

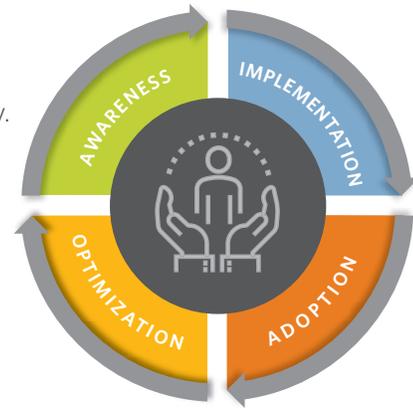
People naturally build connections to brands and ways of doing things, and feel a sense of loss and even resentment when unexpectedly thrust into new processes. Left unaddressed, these emotions often result in customer and employee attrition.

But these high-impact events are high-value opportunities in disguise. Every interaction that occurs before, during and after the transition is a moment of opportunity to position your brand for long-term success.

Mergers and acquisitions are marked by continuous change, and few events impact more customers, more acutely.

Change is necessary, but never easy.

A proactive, customer-centric approach is a best practice for an optimal customer transition experience.



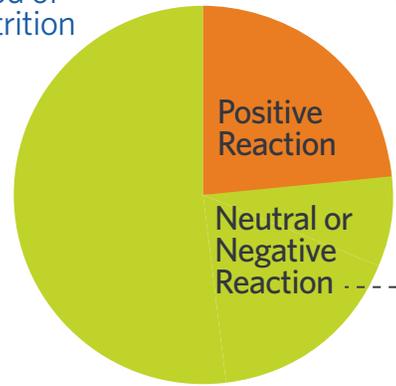
### Why is a Customer Engagement Plan Important?

- Every customer of both institutions is affected
- Day-to-day disruption
- Customer experience = competitive advantage

A poor or absent customer engagement strategy can lead to:

- Frustration
- Diminishment | 'Ghosting'
- Attrition
- Social amplification

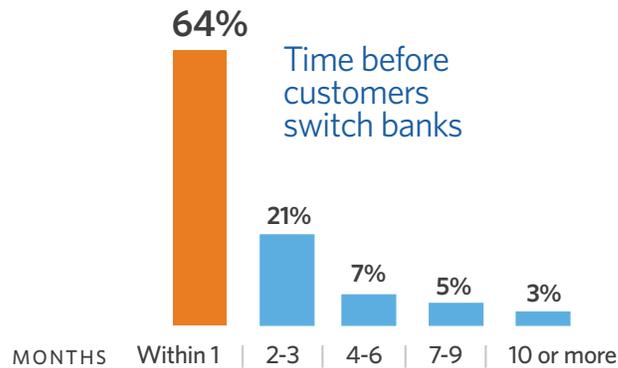
Likelihood of silent attrition



22% kept their account at the acquiring bank **but opened another account at a different institution**

CCG Catalyst Consulting Group

### Customers are Most Likely to Leave Soon After an Acquisition is Announced



Deloitte Center for Banking Solutions

### And It's the High Value Customers That Are More Likely to Leave

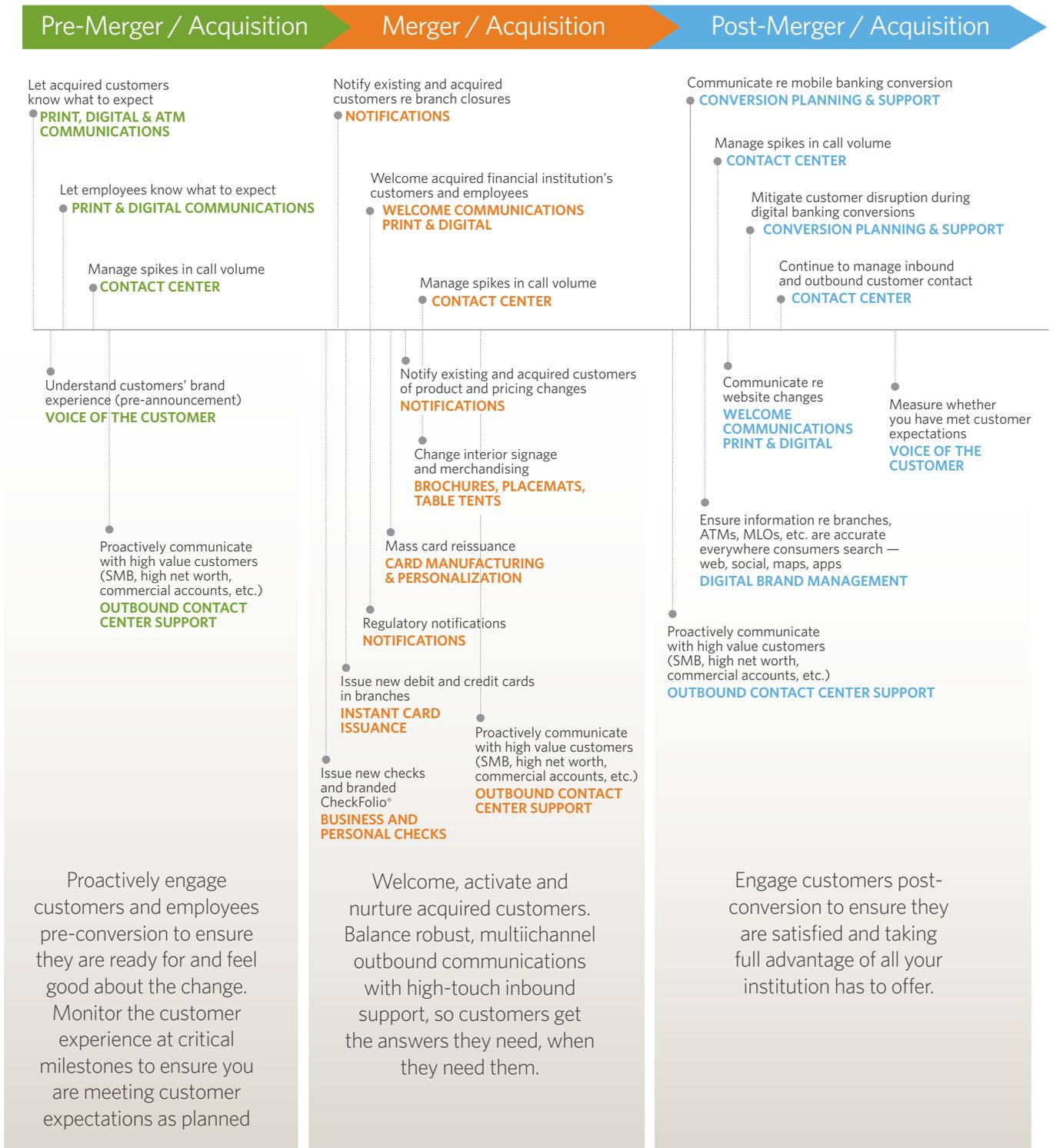


Deloitte Center for Banking Solutions

### Overall investable assets

# Be There at Every Moment of Opportunity

We understand the importance of helping you capture and maximize every moment of opportunity before, during, and after an M&A. From benchmarking and measuring brand experience, to sending notifications and managing spikes in call volume and Harland Clarke has the proven experience, knowledge and expertise to help you plan, manage and execute a smooth conversion and create an exceptional customer experience — start to finish — for your customers and employees.



## The Harland Clarke Advantage

### Financial Services You Can Trust

Harland Clarke combines more than a century of experience in the financial services industry with client-focused, best-in-class digital customer experience solutions. Our team offers valuable insights and proven strategies that come from years of experience working with financial institutions like yours. Harland Clarke is recognized in the financial services industry for data integrity and stringent security measures in everything we do. We meet the most stringent regulatory and security requirements for some of the largest financial institutions in the country. We will handle your customers with the same respect for their privacy as you do.

### An Extension of Your Brand

Harland Clarke understands your business, your customers and the unique issues and requirements you face. You can trust us to provide dedicated, professional representatives who know how to talk to customers about financial matters and are trained to handle calls in your brand language.

## Count On Us To Deliver a Successful Experience For Your Consumer & Business Clients

### End-to-End or Point Solutions

Turnkey or retained on a point-solution basis

### Collaboration

Close alignment with your stakeholders during planning and design

### Industry Best Practices

Tiered to your customer needs and budget

### Proactive Engagement

Proactive outbound calls, skilled inbound support and ongoing communications — the right message at the right time via the most effective channel

### World-Class Assets

Ready-to-launch infrastructure with minimal start-up or idle time

To learn more about how Harland Clarke ConversionCX can help you turn high-impact Mergers & Acquisitions into high-value customer experiences

Call **1.800.351.3843**

Email [contacthc@harlandclarke.com](mailto:contacthc@harlandclarke.com)

Visit [harlandclarke.com/ConversionCX](http://harlandclarke.com/ConversionCX)