

Proactive,  
Efficient,  
Always-On

Consumers are in control. Give them access to the loan products they need, when they need them.

## Multi-Loan Pre-Approval

### Higher Loan Volume, Better Consumer Experiences

Today's consumers are in control. They expect 24/7 access to information and want to find lending options quickly and conveniently. In the competitive loan environment, you can't wait for consumers to come to you — you must proactively tell them what's available and prompt them to act. Harland Clarke makes it possible to keep up with "always on" consumers. With Multi-Loan Pre-Approval you can continuously prescreen and match qualified candidates with unique personalized offers for home equity, auto, credit card and personal loans — all at once and across multiple channels. It's easy for account holders to access, review and accept multiple loan offers — anytime and anywhere, improving customer engagement and loyalty. With Harland Clarke, you have the people, processes and resources to do more — with no extra effort — and at a lower cost per acquisition than traditional campaigns.

### A turnkey solution delivering real results

- More loan volume
- Lower cost per loan
- Higher response rates and returns on investment than traditional prescreen campaigns
- Niche loan promotion at no extra cost
- Online and mobile banking transformed into a revenue generating channel
- Improved consumer experience and loyalty

## Easy, Anxiety-Free Consumer Experiences

Account holders can access, review and accept multiple prescreened loan offers at every touchpoint:

- Direct mail
- Email
- Online Banking
- Mobile Banking

In-Branch Multi-Loan Pre-Approval also offers unique online and mobile banking features which enhance the consumer experience and encourage repeat use. Consumers receive prescreened status alerts and can even run loan payment calculations from their smartphone or tablet, empowering them to make decisions in real time based on their unique needs.

## Mutli-Loan Pre-Approval Features

**Fully Integrated:** Advanced risk-based pricing, direct marketing communications, delivery channel management and on-demand convenience

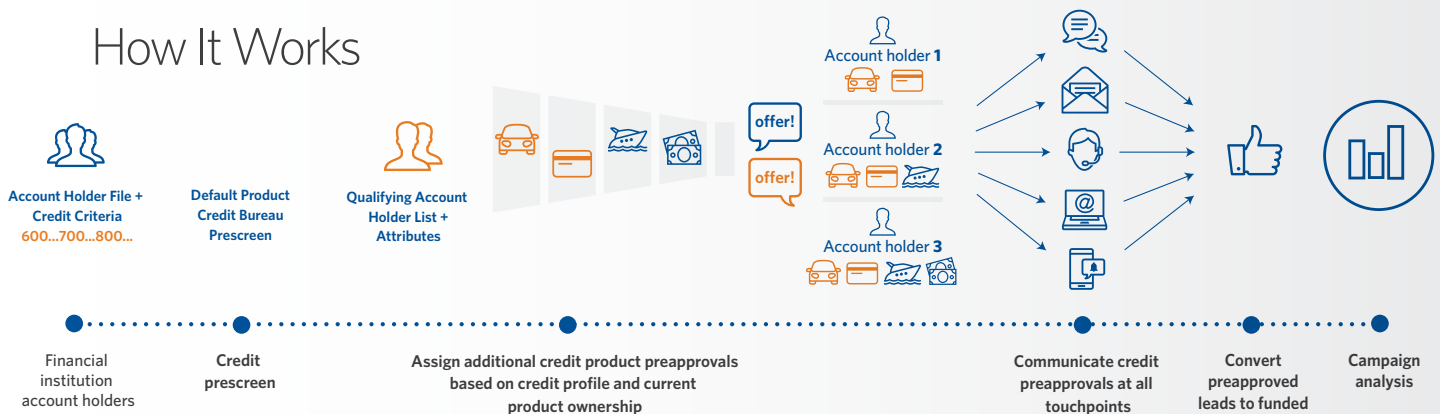
**Prescreened Offers:** Customer relationship profiling and risk-based pricing criteria

**Superior Analytics:** Multiple metrics tracking and daily performance reporting

**Flexible and Responsive:** Quick rate adjustments and changes to consumer segments, products and messaging to improve return on marketing investment

**End-to-End Support:** Strategic planning, management and reporting

## How It Works



Find out more about how Harland Clarke's proactive, always-on loan acquisition solutions can help you drive loan volume and lower cost per loan.

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