

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



M&A Engagement™

*“A big pitfall in mergers — and one that is frequently overlooked — is putting too much focus on the **mechanics** of the conversion, and not enough on the **customer experience.**”*

*Scott Hansen
Chief Product & Strategy Officer
Harland Clarke*

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 account holders and employees.

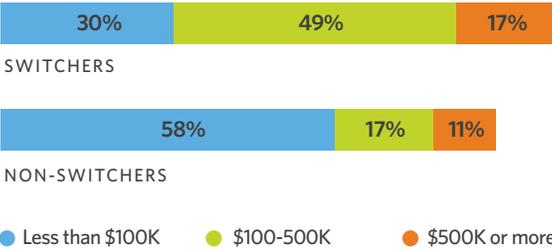
People naturally build connections to brands and ways of doing things, and feel a sense of loss and even resentment when unexpectedly thrust into new processes. Left unaddressed, these emotions often result in account holder and employee attrition.

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.

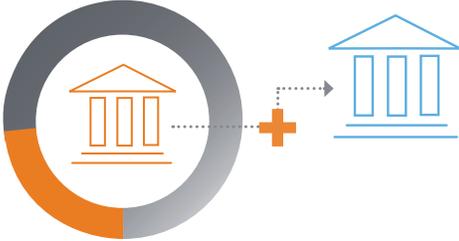
Attrition Risk

64% of switchers are most likely to leave within one month after an acquisition is announced ... **and it's the high-value account holders who are more likely to leave.**¹

Overall investable assets



22% of account holders kept their account at the acquiring bank ... **but opened another account at a different institution.**²



High-Impact Becomes High-Value

Change is necessary but never easy. A proactive, customer-centric approach is a best practice for an optimal customer or member transition experience.



67.8% of account holders with positive experiences are likely to stay with their primary financial institution compared to only 38.6% with negative ones.³

¹ Deloitte Center for Banking Solutions
² CCG Catalyst Project

³ 2016 Retail Banking Voice of the Customer Survey, Capgemini Global Financial Services

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 account holders and employees.

Pre-Merger/Acquisition Merger/Acquisition Post-Merger/Acquisition

- Benchmark the customer experience across all touchpoints and experiences to create a performance baseline

Proactively engage account holders and employees pre-conversion to ensure they are ready for and feel good about the change. Monitor the customer experience at critical milestones to ensure you are meeting their expectations as planned.



- Notify existing and acquired account holders of branch closures, product and pricing changes and more
- Welcome acquired account holders with personalized, print and digital communications
- Instantly issue new, personalized cards in branches
- Keep a pulse on how consumers are experiencing your brand at critical milestones
- Create brand awareness with quality custom merchandise account holders will enjoy

Welcome acquired account holders. Balance robust, multichannel outbound communications with high-touch inbound support, so customers or members get the answers they need, when they need them.

- Provide the contact center support consumers need, when they need it, for online and mobile banking conversions
- Reissue credit and debit cards to account holders with management and PIN support
- Transition your check program, seamlessly and efficiently, with expert end-to-end support
- Continue to engage newly acquired account holders with print and digital communications
- Measure the customer experience to ensure expectations were met as planned

Engage account holders post-conversion to ensure they are satisfied and taking full advantage of all your institution has to offer.

Inbound & Outbound Contact Center Support

- Provide proactive, outbound white-glove support to high-value accounts (small business, high net worth, and commercial clients)
- Augment your contact center with highly-skilled inbound support specialists to handle general FAQs and overflow support for card activation, check program conversions and other events



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 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 and members with the same respect for their privacy as you do.

An Extension of Your Brand

Harland Clarke understands your business, your consumers and the unique issues and requirements you face. You can trust us to provide dedicated, professional representatives who know how to talk to your consumers 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 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 can help you turn high-impact Mergers & Acquisitions into high-value customer experiences

Call **1.800.351.3843**

Email contacthc@harlandclarke.com

Visit harlandclarke.com/ConversionCX