

An industry magazine for clients of Harland Clarke

# Delivering Value

**Special  
Security  
Issue**

*Inside this edition >>*

Securing  
**Confidential  
Data**

Consumers **Willing  
to Pay** for Identity  
Protection

*Also inside >>*

**Solution  
Ownership**

HC



HARLAND CLARKE™





Executive Spotlight

Dan Singleton is president and chief operating officer of Harland Clarke.

He oversees all business units for Payment Solutions, Marketing Services and Security Solutions, including Sales, Marketing, Operations and Contact Centers. He joined the company in 1988 and has more than 20 years of experience in the securities printing industry.



The Value of Security

Security is much more than a hot topic in the financial services industry right now; it is a powerful movement that is influencing the way we all do business. Thieves are utilizing increasingly sophisticated techniques to access consumer data. Financial institutions are dealing with enhanced regulatory oversight and compliance requirements at the federal level, and security-breach legislation enacted by states across the country. Together, these factors make a comprehensive approach to security and compliance critical in today's marketplace.

That is the position Harland Clarke has taken as an organization. We are committed to security — and when we commit to an idea, a value or a principle, it becomes part of who we are and what we do on a daily basis. Furthermore, we back our dedication to security with significant resource investments in the people, processes and technologies that help us keep confidential information secure as a trusted adviser and solution provider.

In this issue of Delivering Value, we provide recommendations for the qualities to look for in a third-party vendor that will help you evaluate its security posture. Our Solution Spotlight highlights Harland Clarke's new identity protection solution, which is a win-win for your institution and your account holders. And our article on Harland Clarke's newly released Security Check Kit presents details about how account holders can receive increased protection from check fraud with the enhanced and innovative security features of this offering.

In addition, you will find information about self-service optimization, which enables account holders to do business with your bank or credit union when and where they choose, and how your financial institution can effectively assign ownership for self-service operations. You will also discover how to integrate mobile advertising and social media into your institution's marketing plan to reach small-business account holders successfully.

With many moving parts in a dynamic industry, Harland Clarke keeps its finger on the pulse of the latest trends and influencing factors. We not only assist you in determining the potential effects they will have on your bank or credit union, but also translate our knowledge and experience into solutions that help you increase revenue, reduce expenses and enhance the account holder experience — whatever the market faces.

We appreciate your business and the ongoing opportunity to be of service to you.

Sincerely,

Dan Singleton

Dan Singleton  
President and Chief Operating Officer



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#### **New Security Check Kit Now Available**

Account holders wanting checks with enhanced identity theft protection can stop searching. The answer is here.

## WANT MORE INFORMATION

To find out how Harland Clarke can help you improve business performance, contact your account executive or write us at: [harlandclarke.com/contactus](http://harlandclarke.com/contactus).

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# Securing Confidential Data


*Adopting a comprehensive risk management approach, internally and across the supply chain, is mission critical for financial institutions*

In today's financial services marketplace, increasingly sophisticated and often well-publicized security breaches related to consumer data, as well as heightened regulatory oversight and compliance requirements, highlight the need for banks and credit unions to develop and maintain a comprehensive risk management approach.

Two fundamental components of that approach are a viable internal security program and a solid vendor awareness and risk management process. According to Joe Filer, assistant vice president of security compliance at Harland Clarke, the latter is key, because account holders who entrust their confidential data to a bank or credit union will likely have a laser-like focus when it comes to responsibility for a breach. "The financial institution will be held responsible for a data breach, regardless of where it occurs in the supply chain or why it happens," says Filer. And that can have a potentially negative impact not only on an institution's relationships with account holders and vendors, but also on its bottom line.

To help protect confidential data throughout the supply chain, Filer recommends paying attention to details and looking for the following in third-party vendors:

- **Financial stability.** A vendor's financial stability will impact its security efforts, including its ability to invest in the people, processes and technologies that help keep confidential data secure.
- **A documented information security management program.** This should combine physical and logical control measures and use a layered security model to provide end-to-end security of confidential information. Controls should be consistent with the comprehensive requirements defined in ISO/IEC 27002:2005, an information security standard published by the International Standards Organization.
- **A mature internal security program.** A mature program comprises the following elements: 1) a security program at a relative steady state that is embedded at all levels of the organization and that has been embraced as an integral part of the business; 2) the ability to address a changing set of variables related to risk; and 3) the continuity of internal information security personnel who have significant depth and breadth of experience.


- **Visibility and control over the entire supply chain as they relate to data protection.** A vendor should have its finger on the pulse of its security position constantly, in terms of both a point-in-time reference and a long-term view.
- **Assistance with meeting compliance expectations and visibility requirements.** Through clear contract terms and a solid definition of confidentiality requirements, financial institutions can set the stage for what a vendor should provide in terms of compliance documentation — and set expectations that will help support their need to perform due diligence with the vendor, which may include on-site audits.
- **Performance of comprehensive annual external control evaluations.** Key external evaluations to look for include SAS 70/SSAE 16 audits as well as third-party certifications, such as the Cybertrust certifications currently provided by Verizon Business and PCI (Payment Card Industry) certification.
- **An integrated security strategy.** Vendors that effectively combine the four elements of security — physical security, information security, business continuity and compliance — show that they have an understanding of the implications of security practices across their organizations.
- **Business continuity planning.** Some key questions to ask: Does the vendor have a disaster recovery plan? Is that plan tested annually? If so, how did the company perform in its latest test? Does the vendor have more than one facility in case of unexpected service interruption? 

For information about how Harland Clarke can help your financial institution protect account holder data, contact your account executive or visit [harlandclarke.com/contactus](http://harlandclarke.com/contactus).



## Consumers Willing to Pay for Identity Protection

*Harland Clarke's new solution creates opportunities for financial institutions and account holders*



*My identity is unique.  
And I plan to keep it that way.*

*Identity fraud is a serious problem. The 2011 Identity Fraud Survey Report from Javelin Strategy & Research found that more than 8 million adults in the U.S. were victims last year, with losses due to new account fraud taking the lead. And the crime is taking a bigger bite out of an individual's wallet and time. The mean cost to recover an identity jumped 63 percent, from \$387 in 2009 to \$631 in 2010, and now takes about 33 hours, an increase of 53 percent.<sup>1</sup>*

So perhaps it is not surprising that a study conducted by research and consulting firms Informa and Novantas found that the top banking service consumers are willing to pay for identity protection.<sup>2</sup>

Indeed, consumer awareness of identity theft has increased dramatically. The Unisys Security Index found that misuse of personal information ranks with national security as Americans' top worry, with nearly two in three of those surveyed (64 percent) seriously concerned about it.<sup>3</sup> "There is a demand for identity protection services that financial institutions can fill," says Debra Corwin, vice president of security solutions marketing at Harland Clarke. "Most consumers do not yet subscribe to an identity protection service."

This is opening doors for financial institutions at an opportune time. Recent restrictions on overdraft and interchange fees, coupled with an overall lackluster economy, have banks and credit unions seeking new sources of revenue.

*(continued on page 6)*

<sup>1</sup> Javelin Strategy & Research, Identity Fraud Survey Report, 2011

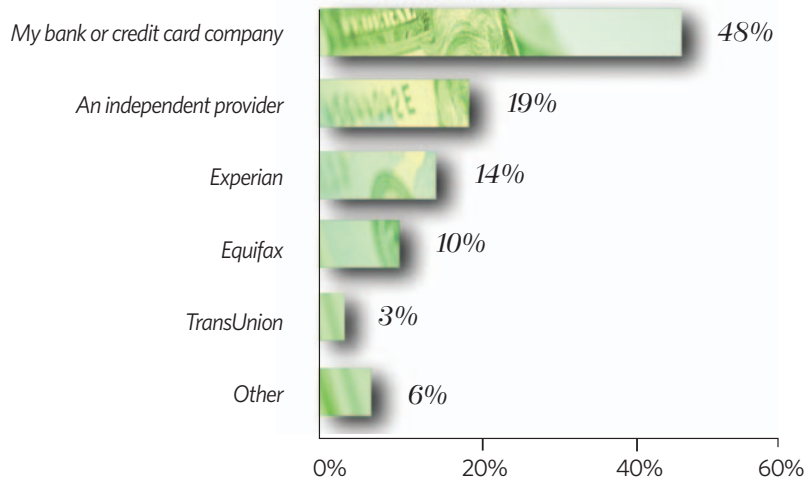
<sup>2</sup> Novantas, "The New Checking Account: Economics and Vision," March 23, 2010

<sup>3</sup> Unisys Security Index: U.S., Lieberman Research Group, March 31, 2010 (Wave 1H'10)

## Consumers Willing to Pay for Identity Protection *cont'd*

### Where Are Consumers Obtaining Identity Protection Services?

QS: Which of the following institutions provides your primary identity protection service?



March 2010; n=1333 Base: Identity protection services users  
© 2010 Javelin Strategy & Research

Account holders look to their financial institutions to fill this need. According to Javelin Strategy & Research's 2010 Consumer Study, nearly half of those who obtain identity protection services do so from their bank or credit card companies, compared with only 27 percent who turn to one of the three big credit bureaus and 19 percent who use an independent provider.

"Banks and credit unions know their fee income is under tremendous pressure. But they are not necessarily aware that account holders have a strong desire to buy identity protection services from them," says Corwin. "Offering this service is a win-win — for financial institutions and their account holders."

Although income is a key driver for offering identity protection, cost-saving benefits exist as well, because services that alert account holders to certain activity that could indicate potential fraud may result in less severe losses for the financial institution.

#### One Solution, Two Components

Harland Clarke's new alliance with Intersections Inc. — a leading provider of identity theft protection services — provides financial institutions of all sizes with the opportunity to offer these in-demand services to account holders.

With Harland Clarke's new offering, account holders receive premium identity resolution services from ITAC, the Identity Theft Assistance Center, a

nonprofit coalition of financial services companies committed to help consumers recover from identity theft.

Furthermore, Harland Clarke's solution enables institutions to offer identity protection to account holders in two ways: 1) as an embedded service in a checking account, or 2) as a direct subscription to ITAC Sentinel® subscription service provided by Intersections. Either way, an account holder receives Social Security number monitoring, credit card number and bank account monitoring, and assistance with identity recovery if that account holder becomes a victim. Expanded protection features are also available.

In brief, Harland Clarke's identity protection solution enables financial institutions to offer identity protection and recovery assistance integrated into checking or financial accounts as value-added benefits. Account holders receive:

- Credit monitoring and reports, credit alerts, and lost or stolen card assistance
- Fraud protection, including internet surveillance and alerts
- ITAC Victim Assistance®, with unlimited access to Credit Education Specialists
- ITAC Sentinel subscription service
- Expanded identity protection services available to account holders via a monthly subscription

"Providing this service as a built-in checking account benefit to account holders builds loyalty and helps boost acquisition and retention," says Corwin. She also notes that ITAC Sentinel can generate additional revenue for a financial institution. "The bank or credit union earns a commission whenever an account holder enrolls in the subscription service."

Harland Clarke provides marketing support to help financial institutions communicate about this solution to account holders, including in-branch fliers, CheckSmart Messaging™ and other promotional tools.

While it isn't possible to stop thieves from trying to steal identities, it is possible to reduce the odds significantly. The end result for account holders, says Corwin, is peace of mind.

To learn more about how Harland Clarke's identity protection solution can benefit your financial institution, contact your account executive or visit [harlandclarke.com/contactus](http://harlandclarke.com/contactus). **DV**


## How to Choose an *Identity Protection Service Provider*

Identity protection services can generate fee income and strengthen account holder loyalty and relationships. But finding the right provider is critical and financial institutions put themselves at risk if they choose the wrong company to work with. Corwin warns that it is ill-advised to build an alliance with a company that may not consider protection of the consumer's identity its first priority. An identity protection solution must work on behalf of the individual for it to offer true value. For example, financial institutions should look for a provider that offers account holders choices of plans at different prices.

In addition, says Corwin, "Banking is a minefield of government regulation. A company that provides identity solutions should have the requisite knowledge." This is a particular concern for local community banks and credit unions that do not have large staffs and often must rely on external providers for marketing and other services.

When choosing a potential provider, financial institutions should look for:

- **A commitment to customer service.** Is the service easy to activate, and do benefits begin immediately upon activation?
- **Deep financial industry expertise.** Does the provider have extensive experience working with banks and credit unions, along with a solid track record?
- **A solid security protocol.** Has the provider made significant investments in security controls? Does it adhere to industry best practices and demonstrate a willingness to undergo periodic audits?
- **Financial stability.** Do the provider's financial statements indicate long-term viability?
- **Multiple options for up-sell.** Does the provider offer multiple product choices at various price points to appeal to a wide range of account holders?

Offering an identity protection solution helps strengthen a financial institution's position as a trusted adviser. Therefore, the most important factors in choosing a third-party provider are superior customer service, trust, integrity and stability. "Institutions want a financially strong, viable provider that understands the highly specific needs of the financial services industry," says Corwin. 



*This is the second article in our Delivering Value series about self-service optimization, which enables account holders to do business with your bank or credit union when and where they want. The first article covered growth opportunities with online branches (see Spring 2011 issue of Delivering Value). This article looks at how financial institutions should organize responsibilities for self-service operations.*

“...the solution owners become true brand ambassadors for your financial institution.”

These days, account holders have the ability to interact with financial institutions and conduct their transactions from just about anywhere — at home, on the beach or halfway around the world. As banks and credit unions evolve to offer more services via a greater variety of self-service touchpoints, whether mobile phone or laptop or ATM, the individuals in charge of self-service operations — the solution owners — become true brand ambassadors for your financial institution. In this role, according to Bob Williams, director of marketing technologies for Harland Clarke, these solution owners are responsible for three key areas.

**Key No. 1: Strategic Alignment**

No matter where or how services are offered, it is critical to ensure that all self-service solutions support your financial institution’s annual business plan and mission statement.

“As more daily transactions are conducted outside the physical walls of the branch, servicing account holders increasingly becomes about being available wherever they might be,” says Williams. “Solution owners for self-service options must make sure these locations align with the goals of the bank or credit union.”

Doing so ensures that all such services support your organization’s strategic vision and receive necessary funding and resources to be effectively offered. It also helps motivate employees to rally behind an initiative they know is designed to accomplish your institution’s goals. And it keeps work output throughout the bank’s or credit union’s online presence in sync with the whole strategy.

**Key No. 2: Account Holder Experience**

The solution owner is not responsible just for the operation of self-service products, but for the entire account holder experience that goes along with those products. Boundaries between channels are becoming increasingly blurry, so financial institutions must make sure that the account holder experience at each touchpoint is consistent. More and more, institutions are focusing the responsibility of solution owners on account holder interaction rather than on the channel itself.

“Account holders do not think about channels when they need to complete a transaction,” says Williams. “They do not care where or how they log on. They think only about what they need to accomplish and the most efficient way to do it.” So, during the account-opening process, for example, financial institutions must present the same message and deliver a similar process — whether account holders use a mobile phone at a weekend Little League game or log on to a computer at the office.

It can be a challenge to ensure uniformity among all touchpoints, especially when the fast pace of technology means new touchpoints are being added all the time — and when these new touchpoints quickly gain in popularity. For example, Twitter is a relatively new vehicle for financial institutions, but a significant one. Twitter uses a third-party provider and offers financial institutions an online means for customer service, where current and prospective account holders can request information or get help if they have a complaint. (For more tips on using Twitter, see Page 10 for our story titled “Optimizing the New Media Experience.”)

Likewise, you greatly extend the reach of your financial institution by allowing account holders to open and fund accounts online, or by enabling them to refill prepaid cards via mobile phone. But, again, all these online applications must address the whole account holder experience.

Williams adds that the customer experience for each touchpoint need not be exactly the same. “Rather, each point of self-service must have in place an equally reliable and efficient way to support the account holder,” he explains.

**Key No. 3: Results**

The key metrics for self-service channels vary depending on the program being measured. But, generally, they can be classified in one of four areas:

- **Financial.** Are revenues up? Are costs down? More is at stake here now that new regulations are reducing fee income.
- **Market.** Are account balances up? Are acquisitions up? These results are a measure of account holder engagement.

# Three Keys to Solution Ownership



- **Organizational engagement.** Are employees actively invested in, and working toward, the mission and success of your financial institution’s self-service initiatives? This can be tough to measure accurately, so consider using employee surveys and account holder feedback as potential tools.
- **Account holder satisfaction.** How well is your message being heard via various channels? Often called “voice of the customer,” account holder satisfaction can be measured with such devices as surveys, focus groups, email responses, web analytics, suggestion boxes and voice comments.

goals. However, awareness of what the competition is doing can provide solution owners with competitive differences that can create a unique value proposition for their self-service channels.

Solution owners of self-service operations must provide direction around alignment, experience and results. “It is a big task for sure,” admits Williams. “But, ultimately, the solution owner is responsible for creating an experience that delights account holders and is still profitable for financial stakeholders and for the viability of the financial institution.”

No matter what the touchpoint, Williams explains that what is most important overall is helping account holders achieve their financial



tweet  
tweet



# OPTIMIZING THE NEW MEDIA EXPERIENCE

*Social media channels  
can and should be  
part of a fully integrated  
marketing plan to reach  
small-business owners.*

Financial institutions targeting small-business accounts would be smart to devote more marketing muscle to mobile advertising and social media. That was the advice offered to financial institution executives who participated in a recent free webinar, "Optimizing the New Media Experience," co-sponsored by Harland Clarke and the Enterprise Council on Small Business (ECSB). The webinar underscored that, as part of a fully integrated marketing plan, these channels can be an efficient way to increase brand awareness and to augment a bank's or credit union's existing marketing strategy.

While all channels are exhibiting rapid growth, mobile advertising in particular is an avenue with wide-open potential for reaching small businesses. ECSB research found that some 25 percent of small-business owners are using or considering using their smart phone to access accounting systems and customer relationship management technology. Overall, 46 percent think they can be more productive with a smart phone, with 60 percent of young entrepreneurs claiming it saves them up to two hours each day. And of course there is the sheer availability of mobile phones. "They are always on," says ECSB Director for Relationship Management Robyn Glue, who co-presented the webinar with Beth Merle, marketing services director with Harland Clarke. "People do not leave the house without them."

Likewise, nearly three in four small-business owners said they participated in at least one social network last year, such as Facebook, Twitter or LinkedIn, versus 57 percent in 2008, according to ECSB. And small-business owners increasingly seek out short videos on corporate websites and on YouTube when they need tutorials or general product information. Glue notes that video creates a lot of online traffic because it is so easy to upload to video-sharing sites. "Video offers access to a wide audience at a low cost and is likely to become a dominant force on the internet," she says.

Adding these new media channels to the marketing mix is a highly cost-effective option that enables financial institutions to do more with less. This is true throughout the entire account holder life cycle, from acquisition and engagement to retention and advocacy building. However, a few general guidelines must be considered when communicating on social and mobile networks:

- Use the new media to create synergy and reinforce the existing marketing messages. "Institutions should not drop traditional marketing channels and replace them with new ones," advises Merle. "It is important to coordinate the use of all channels in a consistent manner."



# Choosing the Right Channel Mix

How do you know which channel is best for your financial institution? The first step is to match the message to the medium. Enterprise Council on Small Business (ECSB) and Harland Clarke took a look at three hot media channels and highlighted how to use each one to reach small-business account holders.



- Dedicate the necessary resources to social media channels so the financial institution can maintain a continual stream of information and insight, and can monitor what is being said. Twitter, especially, needs to be monitored and updated often to keep audience engagement high.
- Respond accordingly. Social media lets a bank or credit union listen to what account holders are saying to it, and about it. "Respond quickly and directly to all comments, whether positive, neutral or negative," said Merle.

It is tough to keep anybody's attention for very long in these days of internet surfing, channel flipping and information overload. When using social or mobile channels, the three-part golden rule is this: "Keep it simple, keep it fun and keep it relevant." **DV**

- Teach account holders about a particular product or service. Many small-business owners would rather see a video tutorial than read step-by-step text. But ensure content is available in print, too, in order to reach your entire small-business audience.
- Increase awareness and traffic by posting on your website and intranet, as well as on video-sharing sites such as YouTube. ECSB found that 53 percent of small-business owners search online for videos of product demos, and 44 percent search for tutorials.

## Use Twitter to:

- Share links to other social media sites. "More than half of small-business owners prefer tweets that link to a great article or video," says Robyn Glue, director for relationship management with ECSB. But the limit is 140 characters per tweet, so keep it concise.
- Tweet about new products and services, as well as helpful financial tools and special promotions. More than four in 10 business owners like getting special offers via Twitter, according to ECSB.
- Help account holders resolve issues or complaints. "It is a commitment, no question," cautions Glue. "Twitter requires someone who can address issues right away."

## Use mobile advertising to:

- Send text messages and promotions to mobile phones. This can be done using WAP (Wireless Application Protocol) banner ads, for example. "We are seeing an increase in business owners who want this," says Glue. "We also see very high open rates."
- Personalize broad-based marketing campaigns. Mobile is highly scalable and relatively inexpensive, making it ideal for fostering one-to-one contact and for integrating within other marketing programs.
- Reach account holders 24/7. "Small-business owners are always on the go," notes Glue. "So mobile advertising is a convenient way for them to engage with you. Just keep it very simple and to the point." **DV**

## Use online video to:

- Promote brand awareness in an entertaining way. But keep it short; the ideal video is no longer than two minutes.

### PURPOSE

### BEST CHANNELS TO ACHIEVE PURPOSE

PURPOSE	BEST CHANNELS TO ACHIEVE PURPOSE
Channel choice changes during the buying process	
<i>Awareness</i>	Mass media    Social media    Company websites    Direct marketing
<i>Interest</i>	Point of sale    Search engine    Company websites    ATM
<i>Acquire</i>	Direct sales    Direct mail    Email    Company website application
<i>Cross-sell</i>	Jump pages    Direct mail    Email    Phone    ATM
<i>Engage</i>	Direct sales    Direct mail    Email    Phone
<i>Retain</i>	Direct mail    Email    Phone

Matching channels with purposes is the first step in developing a successful multichannel approach.



## Delivery Advantage™: A Win-Win for Altura and Its Account Holders



### Situation

Altura Credit Union is located in Riverside, California, with an open field of membership. Altura was founded in 1957 and has 106,000 members across 12 branches, with assets of about \$700 million. As of December 31, 2010, the credit union employed some 274 staffers, 51 of whom were part time.

Altura had two goals: to cut costs and to generate income. One primary area of focus for reducing expenses and increasing revenue was in the check program. "We were doing an organizational review of expenses and saw that we were spending a lot on free check orders and shipping," says Cindy Thomas, assistant vice president of operations for Altura. "So checking was an area in which we possibly could reduce costs."

Although only about 13 percent of Altura's check orders were credit union expense and the remaining 87 percent were member expense or retail, Altura wanted to reduce printing and shipping costs associated with free check orders. Indeed, the credit union experienced a fairly significant decline in revenue from 2008 to 2009, although check order volume had dropped only slightly.

### Action

In June 2010, Altura was undergoing a review with its strategic adviser, Harland Clarke. "We asked what new ideas they had to help us grow our revenue and our account representative explained Delivery Advantage to us," says Thomas. With Delivery Advantage, financial institutions offering free checks to account holders can better manage the cost associated with their check programs. Delivery Advantage utilizes CheckProtect®, a secure and trackable delivery service, as the primary delivery method. Financial institutions can continue providing checks at no charge but the shipping charge and tax are billed to account holders, which reduces check program expenses. Additionally, Delivery Advantage can drive revenue for financial institutions when account holders who pay for their check orders choose to upgrade the delivery to CheckProtect. According to Thomas, "The primary purpose in implementing this program was to improve our check program profitability and to shift the delivery cost for free check orders to our members."

At the time Altura was using standard bulk mail to ship checks, so the advantage of expedited, secure and trackable delivery would be an added benefit to members.

*"The primary purpose in implementing this program was to improve our check program profitability and to shift the delivery cost for free check orders to our members."*

*Members are now receiving their checks via a better and safer delivery method, and our credit union has financially benefited significantly."*

*Cindy Thomas  
Assistant Vice President  
of Operations  
Altura Credit Union*



Another benefit of the program to the credit union was that it generated new revenue for Altura — to the tune of a dollar per order — because the credit union opted to ship all member-paid orders via secure and trackable delivery as well. Harland Clarke helped the credit union complete the financial assessment of estimated cost savings and the potential for new revenue, which demonstrated sizable opportunities in both areas. The attractiveness of the program led to swift adoption; it took only a month from the time the credit union first learned about Delivery Advantage until it gained executive management approval to implement the program, a time frame that included drafting and presenting a proposal to Altura's cost committee. Harland Clarke worked closely with the team at the credit union to successfully implement the program, and Altura launched Delivery Advantage on October 1, 2010.


As it was preparing to implement the program, Altura made several other account pricing changes, thus making the introduction of Delivery Advantage part of a broader pricing strategy change.

Prior to launch, Harland Clarke provided comprehensive training tools that helped Altura communicate with and educate its staff about the added benefits of the Delivery Advantage program. This information helped underscore that members were actually getting more for their money than they were before. Altura also regularly reviews its fees to ensure its pricing is in line with industry standards.

Altura communicated information about the new program to members via a letter that explained the overall new fee structure, and it posted the news on its website. Employees were notified via email and at manager meetings. All branches received copies of the training tools.

## Results

Altura has been using Delivery Advantage for all check orders — both credit union expense and member expense — since October 1, 2010, and the results have exceeded the institution's expectations. Check program profitability for the quarter grew 428 percent from 2009 to 2010. Profit per order jumped from \$0.71 in the fourth quarter of 2009 to \$4.08 in the fourth quarter of 2010. Likewise, during that same time period, while the number of orders rose slightly, expenses dropped 50 percent. Altura estimates that thus far it has saved approximately 55 percent in overall check program expenses, while providing members with better overall service.

Because fees were being increased across the board, Altura was concerned about a possible negative reaction from members. Staff acceptance of the program was critical to its success with members, because Altura wanted to maintain focus on providing excellent member service. Altura did a thorough job educating its staff about Delivery Advantage. By carefully explaining how the program is a win-win for both the members and the credit union, Altura generated excellent staff buy-in. As a result, members overwhelmingly accepted the program. In the fourth quarter of 2010, member comments (as logged by Harland Clarke) that were directly related to paying for shipping on check orders amounted to fewer than one-half of one percent (0.44 percent) of members charged. The bottom line, according to Thomas: "Members are now receiving their checks via a better and safer delivery method, and the credit union has financially benefited significantly." 

## Check Program Success:

428 percent year-over-year profit improvement, and a 50 percent reduction in cost.





## Harland Clarke's Diversity and Inclusion Council Named **One of Top 25 in the U.S.**

**MEMBERS**

- Aaron Hartong
- Angela Johnson
- Aranya De Sola
- Belia Aguirre
- Brooke Massey
- Brooke Rames
- Christina Hernandez
- Doug Hartman
- Doug Longbottom
- Hector Villares
- Kanetra Hights
- Philip Sawyer
- Rhom Erskine
- Sam Minor
- Sammy Blackmon
- Stacy Franklin
- Tasha Pe'a
- Valerie Wilson
- Brandy Sandana
- Dolores Rodriguez
- Phillip Walls



The Association of Diversity Councils recently named the Harland Clarke Diversity and Inclusion Council one of the top 25 in the U.S. for 2011. The annual award recognizes organizational diversity processes that demonstrate results in the workforce, workplace and marketplace. Harland Clarke was selected because of its achievements in aligning the company's diversity management principles with its business objectives, expanding relationships to attract

more diverse employee applicants and suppliers, and implementing learning communities to enhance employee engagement. Other organizations making the prestigious Top 25 list include American Airlines®, Hyatt® Hotels Corporation and Prudential® Financial. Award recipients were recognized in the April/May 2011 issue of *Insight Into Diversity* magazine. For more information about the Association of Diversity Councils, visit [www.DiversityCouncil.com](http://www.DiversityCouncil.com). **DV**



## Harland Clarke Named **Contact Center of the Year**

- Jill O'Brien
- Selena Huff
- Aranya De Sola
- MariLee Marshall
- Rose Rodriguez
- JT Espinoza
- Tracy Gudmundson
- Jennifer Bernas
- Laura Chesley
- Melissa Klug
- Kaari Swope

The Professional Teleservice Management Association (PTMA) has named Harland Clarke the 2011 Contact Center of the Year among contact centers with more than 75 seats. PTMA also presented Harland Clarke with honors for "Best Employee Engagement Practices" and "Best Use of Technology" as part of the association's annual Excellence Awards, which recognize outstanding contact centers in South Texas.

Harland Clarke's San Antonio contact centers have 600 employees and manage customer care calls for nearly 11,000 financial institutions. PTMA noted several best practices demonstrated by Harland Clarke, including:

- Integration of individual development plans into daily employee performance

- Use of industry-leading technology at every employee interaction, including hiring, onboarding, training, and performance and talent management
- Alignment of daily contact center operations and customer interaction to the company's vision and values

The PTMA Excellence Awards competition took place over a three-month period and included a rigorous application, site visits and presentations before a professional panel of contact center experts. Harland Clarke won awards in three of the four categories for which the company was eligible. **DV**

# NEW Security Check Kit Now Available

Enhanced features provide account holders with greater protection against fraud

Financial institutions have a new tool to offer account holders who want to protect themselves against identity theft. Harland Clarke's enhanced security check, which was launched in April, includes five innovative features that provide an additional level of check security:


- **A hologram foil bar** that creates a reflective, three-dimensional appearance, is easy to verify with the human eye, and is not easily reproduced by ordinary copying or printing.
- **Heat-reactive ink** that fades from green to yellow when warmed by touch or breath, enables immediate authentication, and guards against the use of solvents and color photocopying.
- **A prismatic background pattern** that deters computer fraud because its colors become distorted when photocopied.
- **A security pantographic box** over the signature line with the word "security" embedded in it that becomes prominent when photocopied.
- **A check-laid border** that decreases the ability to counterfeit the check.

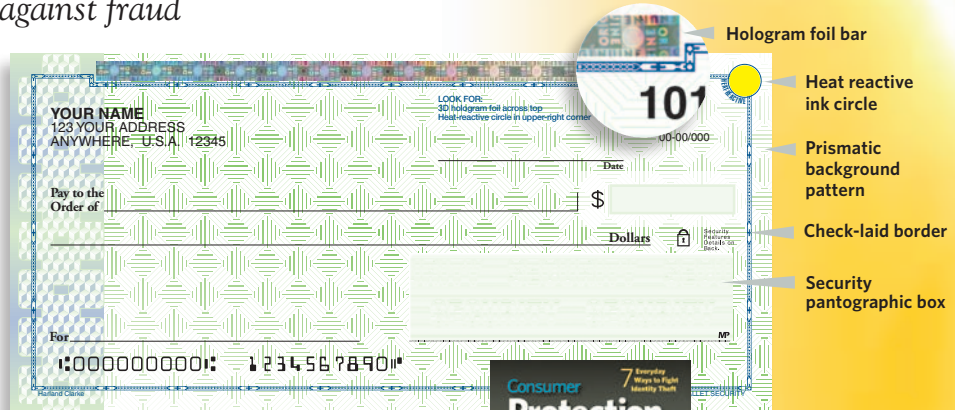
"Identity and check thieves have gotten more sophisticated," says Pamela Perry, director of consumer products for Harland Clarke. "So we have provided a new type of check that helps combat the increased sophistication as well."

Our counterfeit-evident checks are sold as part of a Security Check Kit package, which is designed to deter check fraud and identity theft in several ways. It includes three permanent-ink pens to prevent check washing as well as a security tip checklist and exclusive access to a consumer fraud protection website. This password-protected site, available only to account holders ordering the kit, comprises two educational modules that explain in detail how to help prevent identity theft and check fraud, and what to do if the account holder believes a crime has been committed. The entire kit is also shipped with secure and trackable delivery via CheckProtect®.

What's more, the Security Check Kit is a great value. "At \$25.95, it has an attractive price point that encourages consumers to order," says Perry.

Perry notes that banks and credit unions have been asking about making a security check option available for consumers, especially for account holders who want an increased level of security for their checks. Thus, the Security Check Kit can help improve account holder acquisition and retention.

"If financial institutions don't offer a product with the enhanced level of security account holders want, they may look elsewhere," says Perry. "It's all about giving account holders more options that help keep them safe." 



Identity thieves have gotten more sophisticated. So has our Security Check.

Harland Clarke's Security Check Kit offers a great value for account holders and a smart way to boost acquisition and retention.

To learn more, contact your Harland Clarke account executive or visit [harlandclarke.com/securitycheck](http://harlandclarke.com/securitycheck).



# Need One Good Reason to Offer Identity Protection?

We can give you **five**.

Top five reasons to offer Harland Clarke's identity protection solution to your account holders\*

- 1 Generate additional income.*
- 2 Help protect account holders against identity theft.*
- 3 Offer a broad portfolio of identity protection solutions.*
- 4 Strengthen your account holder relationships.*
- 5 Provide a top-rated identity protection solution.*

# HC

Let Harland Clarke develop a custom strategy to meet the income goals of your institution. To learn more, contact your Harland Clarke account executive today or write us at: [harlandclarke.com/contactus](http://harlandclarke.com/contactus).