



Harland Clarke BRAD Webcast 10/15/2015

Five Reasons You Should Consider a NEW Print On Demand Process (with Demo)

Presenter: Debra Corwin, Vice President Print Solutions, Product Marketing Manager, Harland Clarke

Presenter: David Jones, Senior Account Executive, Key Markets Division, Harland Clarke

Presenter: Steven Hesse, Director of Web Services, Wright Business Graphics

Presenter: Gordon Klepec, Vice President of Sales and Marketing, Wright Business Graphics

Matt: Here we go. Good day, and welcome to the webinar. Today's topic is Five Reasons You Should Consider a NEW Print On Demand Process. This webinar is being recorded and will be provided to you in a few days. If you have questions, please use your Chat function located in the webinar control panel. Your questions are private and only seen by presenters. I will now turn the call over to Debra Corwin, Vice President of Print Solutions with Harland Clarke. Miss Corwin, you have the call.

Debra: Thank you very much Matt, and thank you to everyone who's joining us today. I'm Debra Corwin, Print Solutions, and Product Marketing for Harland Clarke. As Matt said, the materials will be coming out after the session today, so watch for that in an email. If you do have questions and you put them in Chat, we'll try real hard to answer them at the time they're asked. We'll hope to, but if we don't, we certainly have time planned at the end for additional questions. Let's look at the agenda, and see what we're going to cover.

Harland Clarke spends a lot of time with marketing managers, and we're going to start off our conversation today addressing some of the challenges that we hear most often. Then we'll talk about how marketers are handling these challenges, but most of our time will be spent looking through and having a demo of a really new exciting marketing solution from Harland Clarke. Before we go into the presentation, I'd like to introduce our presenters. First of all, from our Harland Clarke Key Markets Division, David Jones is joining us. He's a Senior Account Executive, and he'll be sharing some real client stories with you. Information that I'm sure you'll be able to relate to..

David: I would just like to welcome everybody to the call. We very much appreciate you carving out some time today to join the webinar. We look forward to showing you a really exciting great product, and again, thank you for joining.

Debra: Thank you, David. We also have two presenters joining us from Wright Business Graphics. Steve Hess, the Director of Web Services.

Steven: Hi, Debra. This is Steven Hess, and we're looking forward to showing you this new solution today.

Debra: Thanks, and Gordon Klepec the Vice President of Sales and Marketing with Wright.

Gordon: Good morning. Wright Business Graphics has enjoyed a super long relationship with Harland Clarke, and we're excited to bring just one more product and service, our newest product and service, to the market.

Debra: Thank you so much, and Wright has been a partner and print provider with Harland Clarke for many years. Wright delivers a wide range of applications for end-users in a number of different verticals, but what we've worked on with the team at Wright is a solution for financial institutions. That's what we'll be showing today. Let's talk a about what you as a marketer come across on a regular basis. We talk to marketing departments every day, and you guys have it rough: a lot of responsibility, need for control, probably too much work and not enough staff, a lot of pressure on ROI to keep campaigns fresh and effective. You've got to use the best promotional strategies like targeted marketing and maybe one-to-one marketing. There's always a constant concern about looping in those other departments, and staying current with regulatory language and maintaining compliance. I suppose for some, a merger or an acquisition gets thrown in there, and that challenges the marketing department as well. It's not always fun, lots to juggle, but you guys are great at what you do.

This is what we're hearing. Control, there's a need for control. Things like logos and colors and messaging, they need to be the same on all the materials. Those brand standards are critical, but it's tough to know what's being ordered if it's not all going through your department. Time, every project takes time. Sales departments and branches need customized ads and flyers. They want them fast. Everything's about time, quick turn time. Studies have proven that personalized materials produce a higher response rate on marketing initiatives, so those sales departments that you're working with really are asking for their name, their photo, and contact information on all the sales tools, nothing generic but all personalized materials. That requires additional support through marketing for these one-off jobs.

Self-service, I know you've got ways for branches to order materials, but are they really self-service in a perfect sense? Think about the overall number of companies it takes to support your marketing efforts. When you add up the print, the mailing, the promo, the signage, new account kits, disclosures,

stationery, wouldn't it be nice to consolidate those and have a single stop experience for you and for your branches?

We're going to look now at an example of a challenge in a specific type of job that could likely run through your department, an order of postcards for a loan officer who wants to do a mailing. The reason we're using this example is we've been doing – everyone's looking at what are the initiatives for 2016. Cited recently by bankdirector.com, organic loan acquisition is the top FI marketing initiative, so we'll use that as our example.

As you see on the chart here on the screen, postcard mailings or any kind of mailing requires many, many steps, and our example shows what we think are the typical steps for a mailing for the mortgage loan officer. It starts with the loan officer needing to meet their sales goals, of course, but they've got a realtor partner who wants to co-market with them. The loan officer submits the request to marketing. Marketing takes the request, designs the product, sends it back. We hope that the loan officer accepts it as is and that there's not back and forth and back and forth proofing, but it could. They now send it to the realtor. The realtor likes it. They approve it.

The loan officer is ready to move on this project. He's got the signed proof. It goes back to marketing. Now the art files are developed, and they go off to the printer. The printer does the proof, and then the personalized cards are ultimately printed. Sent over to the loan officer who applies the labels and does the mailing. I don't know how many loan officers each of you have. I don't know how many people in your marketing department, but it's a lot of work and a lot of steps.

It's complex and time consuming to do this kind of promotional personalization. Look, there's a better way. Look at an example of that same postcard mailing with fewer steps and less time. This process would be much more desirable. All it needs is the right tools, the right self-service tools, and you could provide highly personalized materials in just a fraction of the time. Tools to save time and provide the control you need for your compliance and for your brand.

In summary, that one item, that postcard, managed in an efficient process can really make a difference. You can see on the next slide you save time. You save steps. You save headache. You save resources. The list could go much longer. If you had that level of efficiency, you could have control over all those items. It's time to show you how Harland Clarke can help. We want to introduce you to a new service.

It's time to meet BRAD, Harland Clarke's solution to support your brand resource and distribution. BRAD is a self-service print on demand portal

designed for you and for your financial institution. BRAD comes with the basic elements, and structure, and technology, print capabilities, but it can be completely customized for you. We think BRAD, this new marketing tool, will better help you accomplish your goals, and help you step away from that reactive marketing approach. Allow you and your team to be strategic, to be proactive and forward thinking because now you'll have time and resources to do that. Okay, I've talked enough now. I'm going to transition our presentation to Steve and Gordon. They're going give you a demo of BRAD.

Steven:

Thanks, Debra. We have several things we're going to cover today with the new solution. Just before we get started into that, the question that we did ask everyone prior to the presentation today is do you currently have a portal? We do know that the vast majority of those attending today do have a storefront. What we know from working with many clients over the years is you probably just don't have one. You probably have somewhere between two upwards of seven or eight. You have them that are specific to things like business cards and forms and perhaps another one for promotional items. What we're recommending is actually a storefront that will allow all of those different channels to be included into a single place. You have one point of access to all the things that you need and use.

Let's take a look, actually, at a flowchart first before we go into the demo itself. You can see here, we have an option for a single sign-on. The demo is built into currently four separate divisions. We've got mortgage, branch, and commercial, but within each one of these, you'll see we have office, we have team, and we have users. Of course, there are no limitations on the number of divisions or branches, teams or users you have. Let's go over to the lower left corner. One of the things that we have that is unique is that we allow for many different user levels. The typical ones we have listed here – we start with a user, a team or a team admin, office or branch manager, a division or a super admin. The typical things you would see within a portal would be everything from printed to promotional items, things that are inventoried or PDF on demand, as well as several other options.

I'm going to talk about reporting. This portal does have a lot of transparency on a per order basis. After transactions are completed, a number of different reporting options allow you to go in and track and monitor. The other piece is an approval system. We're going to talk a little bit about this. What the options are that each item, per the client request – can have approvals for, marketing, for compliance, for budget. Then, of course, we'll address fulfillment in many different channels.

Let's go back into the storefront itself. Keep in mind is that one of the things that really makes us different is the entire solution, from beginning to end, as granular down to the individual user or an individual item all the way up to how things are handled within a given category, are completely customizable and defined by the FI. This is not a solution you have to adopt. We actually adopt the solution to you.

The parts of a storefront typically are the Home, which we're looking at here. We've got a Store, and we've got several different items that we'll show you today. We've got a Profile. Within the Profile, we've got several options from Starting to Shop, to reorder, to the Tracking of Orders, Adding a New Person, as well as Images, and so on. Some different Language Options as well.

Let's go ahead and look at an individual profile. With this one we have a super admin, and this individual will be able to see all users and all items within their storefront, and she has the ability to actually order on somebody else's behalf. Let's take a look at a separate one. Let's look at an individual. In this case, we have a loan officer. Let's go ahead and order something for her. Let's go into a Business Card. Let's select the Photo Option. You'll see on the left that you've got some editable fields. You're able to type and change anything on this side, and then this is the item shown on the right.

Let's go ahead and make a change, we'll change this to office. As I do that, it's going to adjust the image on the right-hand side. Let's go ahead and do that one more time. There's no need to go into any other design program. Everything is included within the storefront. Including things like the cropping or adding of images. All the images are checked for resolution and ratio. You take the portion of the image you want. You crop it, and it automatically adjusts on the fly.

Really, just in less than a minute, we're able to build a business card. Once it looks good, you approve the proof, or you could go back and edit if you would like, and it drops it into your shopping cart.

Debra: Hey, Steve, this is Debra.

Steven: Oh, yes, Debra.

Debra: I'm sorry to interrupt, but we do have a question. The question is can you set up, at an admin level, that all photos require approval?

Steven: You can. There are two typical places that you would have a photo. One is within the profile itself. Not only can you have it be pre-approved, if the user, adds their own photo, an email can be sent to the Admin for approval The

other option is you can actually have photos added into individual items which we'll actually show you next. I'll explain how that works soon.

Let's go back into the storefront, and into mortgage. What we're going to show now is actually the item that Debra was talking about a few minutes ago where we have a postcard. It's a very common request. You've got mortgage advisors and loan officers that are in the field, and they would like to co-brand with their realtor partner. Instead of taking all the steps that we were showing you earlier, here's an easier way to do it. You can see that we're actually logged in as an admin user, Leslie, and she's ordering on somebody else's behalf.

This post card, you can see that it says Just Sold. As easy as picking something from the dropdown, we can change that to say Just Listed. You can also have multiple color options. Let's go ahead and just change this to blue. Now we're going to upload a photo, and put it directly on the item. It's going to check for resolution and ratio. We'll take the part of the photo that we like. It's going to drop it right into the card.

Let's take it one step further, and now let's co-brand the card. First, we know that the advisor likes to use their headshot, so let's select that option. It's going to drop it right into this spot and slide the information over. We started with the realtor information just to save a bit of time, but let's put in the photo and the logo. Then we'll crop the image. We've got one more to add. We'll add in the logo of the business.

An option to note is that you can actually store commonly used images and logos within the user gallery or have them available to everyone, to save time and make sure that the logos and images have already been approved. One other option to note is we've got a paragraph on the back. There's one of two ways to add the information to the back. You can leave it as an open text field, or a very popular option is to have predefined text that's been approved by your compliance department. It's simply just selecting from a dropdown text options.

Two other parts on every card would be a section dedicated for your licensing or compliance information, something that you want to be non-editable and on every item that goes out. The other is an individual tracking code because we track every single order and every single item that is produced with a unique number.

Once it looks good, review, accept the proof. This does take just a moment at this point. That's because BRAD's taking all the parts of the item, and it's actually fixing them together. You have the option to save and to send to somebody. Commonly, that would be done if you wanted to send it somebody

else for their approval, or you wanted to send it to the realtor partner. Here is the card we just created. We will click Continue.

At this step, within the system, you're actually able to upload a mail list. The other option is the ability to link into your current CRM and to pull information from it or to select from a predefined mail list.

What you're looking at here is a simple matching system, so if they upload a mail list, a spreadsheet, it doesn't matter what the column headers are. They can just select from a dropdown. This is automatically pulling the entire list of the column headers. This is the preferred target naming. On the right-hand side there, you simply look at the entire list. If you wanted to, you could take a step back and adjust it, or if it's good, you've completed your upload. Now we're actually going to checkout. You have the option to put in a PO number.

This is a final review. You'll notice that it has a count, and that count is actually the number of contacts on the list that we just uploaded, and we submit. What happens next? You've got a co-branded card. This would typically go to somebody within the marketing department and/or your compliance department and perhaps both where it allows them to view to make sure that this item has met the standards that you need before proceeding for production. Once it's been approved, they submit it. It automatically comes to us, and then we do a couple of additional steps. One is that we scrub every single list against the National Change of Address registry to ensure that all those contacts are valid. The other thing that we do and it's a very common request for the financial institution is that we scrub the list against your Do Not Contact list. That way we will pull out those do not contact names, and this count of 50 will actually, typically, come down by a few or perhaps many. You do have post transaction verification to make sure that that in fact worked.

Let's start a new order, and let's look at a few other items. What are some of the things that we'll see within our storefront? One thing that we do recommend is, as you add new items over time that you've got a place where every user, each time they login, can see all the new items. If you're ordering a lot of business cards, and many clients do, you give them their own category so it's easy to find and to order. You certainly could add in things regarding personal banking such as kit items, and we'll show you how a kit – and a kit means that you've just got multiple items. You build it once. You've got some branch collateral. You've got, typically, things like disclosure documents. There's two different ways to proceed. You could actually print them, and have them sent to each branch. The other is that you would have, essentially, a PDF on demand where it allows them to fill it out and download it to their desktop and use immediately.

We have been looking at mortgage. We saw the postcards, mail and non-mail flyers. This is actually one that actually is a PDF deliverable item. These types of items can have the same approval rules that are applied to other items. It's entirely at your discretion. See signage, wealth management, commercial lending, and then promotional items. Typically, this is a category that you will have a separate portal for. We're recommending you put it into one place. You've got a single point of access for all of your items. In this case, we would put in the number that is currently on hand in inventory.

Debra: Steve, I'm going to interrupt again with another question. If you go back to the disclosure section there. The question was on disclosures. How long does it take to update a PDF if there's a change needed?

Steven: What we would do is – if there's a change that's needed, the first thing we would do is we would make the given item inactive so nobody could order it. The other thing we would check for, to make sure if there is anything that is in process that we'd go ahead and pause or cancel those, but to actually update a PDF on demand item is typically done just within a few hours. The request is made. We receive the new PDF, and then we upload it into the storefront.

Let's go down into the Holiday Card section. People are about to do a lot of work with their holiday cards, and there's a lot of moving pieces here. You've got an envelope. You've got a card. Potentially, it's stamped. Is it mailed? Is it not?

This is something we would view as a kit. A kit is multiple items that you're producing at a single time. Here's how we recommend a better option to do your holiday cards this year. The first thing you decide is how many do I want, and do I want an envelope or not? Do I want to include a destination address, which is who's going to be the recipient of it, which is printed right on the outside of the envelope? Do they want it to be mailed first class? This is just the selection of a stamp, and we do mean, actually, an actual stamp that goes on the outside of the envelope. They're able to select those options. It calculates the price.

Let's take it one step further. Within this one item, we have several design options. We can change it from Merry Christmas to perhaps Happy Holidays. Maybe the user would like to change from the red to the blue format, and of course, they may want to put in a personalized message. We have a spellcheck if they would like to check to make sure everything is right, but as easy as that, you've just built a holiday card. This one even happens to include a signature, which we have pulled from the user profile automatically. Once it looks good, you accept the proof.

- Debra:** Steve, I do have another question about mailings. Are there minimums for the print, a minimum order?
- Steven:** Yeah. The minimum is actually quite low. It's only 25 count. Now the reason that we can do that is we're able to take many, many jobs, and we're able to comingle them together. As they're mailed, they're mailed as a group. The advantage to our clients is they don't have to meet the minimum mail requirements for presort mail or first class mail.
- I did want to open it up. Are there any other questions that have come in, Debra?
- Debra:** Yes, there have. How easy is it to upload a new flyer into this platform for use by the sales people?
- Steven:** We actually offer are a series of templates that are formatted that make it easy for your marketing department to go in and actually create a new mailed postcard, for instance. There are some rules regarding the areas that are left blank for mail and so on. We receive an InDesign file with all the variables called out, and then we do some additional programming to add that into the storefront. We ensure that your standards based on the specifics in terms of placement of disclosure and colors and font – your brand standards are met on every single item. Then we add that into the storefront, and that typically takes just a couple of days. On a rush basis, if you've got something important that's needed, we certainly will do our best to honor those types of request.
- Debra:** Thanks.
- Steven:** You bet. Hey, Debra, I think it's important to note that any of those special requests would go through a dedicated account manager that is assigned to each individual storefront. You have a custom point of contact there that will get and relay information, and they're making the updates to the site that are necessary and follow orders all the way through.
- Debra:** I think that might've been the answer to the question that's about does the client have the ability to upload when updates are needed, or does it have to go through – what you're saying is it would have to go through the account manager there who would get that done.
- Steven:** Yep, a dedicated account manager that acts as a member of the accounts, a marketing team, essentially.
- Debra:** Okay.
- Steven:** That completes the demo portion, and I'm going to turn the call over to Gordon.

Gordon: Thanks, Steve. I wanted to real quickly just remind everybody...

Debra: Actually, I'm sorry to interrupt. There's a question here about reporting.

Steven: Oh, yeah, there are many different reports available. The reports can be assigned to an individual that may want to go in and actually pull a report to look at data transactions that were done in the last 30 or 90 days or the last year. Then the other option is, at the admin level, for things as specific as the orders that have been completed recently or yesterday, inventory that is on hand, or perhaps when you're doing something that is co-branded based on the RESPA compliant rules, it would be excellent to be able to pull a report to see every co-branded item that has been produced to date.

Let me show one other place you actually can look at transactions. We've gone into my profile. We have the ability to reorder and then we have the Track Orders button. I'm going to select that. Users as well as teams and administrators can go in and login to any account, and they're going to be able to – or their own, and look at all transactions. This is one that has been awaiting approval. This is the date that it was ordered. You're going to see on the left-hand side right over here that we've got an active link, so you're able to look at that item.

Let's take a look at the business card that was below. It has been approved. This was the date that it was transacted. This is the count. If there's a purchase order, an accounting number that needs to be included, or a cost center, we can include all of those types of things. This is the shipping method and where it was shipped to. Of course, from this point as well, they can go ahead and just select Reorder, and get a new set of business cards.

Let's go back one more time, and let's take a look at another example. These were shipped out, so they went out ground. You've got the ability to just click on an active link to check the UPS tracking. The one below was shipped and mailed, and it was ordered on this date and went out on this date. There are a series of notifications to go out to keep everybody informed from the point that you order initially, that we've received the order, when it's been approved, and then when the order has been completed.

Gordon: Thanks, Steve. Now that you see what BRAD looks like, I want to do a recap of all of the value-added features that it has for you and your business.

Through the individual user profile, BRAD is personal. BRAD customizes the experience for each user down to the individual item. It can personalize each item and tracks each item for that user, and has a visibility all the way up line.

Management can see exactly how many items are ordered, and what products get utilized most often.

I think we saw through the slides that Debra showed that BRAD is fast and efficient. One of the most important things that this does is it gives the user the ability to create their own orders, and have marketing and compliance just sign off on them rather than having to be involved in each step of the way. It literally takes an order process down from days down to minutes, which I think we can all use a little more time in our day.

BRAD is compliant. BRAD's compliant from the implementation all the way through to the final process of ordering products. We don't put any of the items into the store until they've been given the green light from every critical department within the organization. From marketing, to accounting, to security, anyone that has a say in how the items are ordered or how their brand is put out to the market will have complete signoff prior to any items going live.

BRAD is easy to manage. You'll have a dedicated account manager, like I spoke of before, that will be available and engaged from the implementation through training to order managing, product placement, updates, questions on orders, tracking of orders. Virtually, any piece of the site. Anything involved in the site, your account manager will be intricately involved in that process.

I think one of the most important things and that we've touched on all throughout is that BRAD gives you control. From a marketing standpoint, I know all marketers desire to have control over their brand, their color set, and we can guarantee that no item will be placed up there without marketing's say-so and without the green light from them. They all adhere to the strict branding guidelines. From an accounting standpoint, BRAD incorporates all appropriate accounting standards needed to track items from a GL account through budgets. It can track down to user spend, to branch spend. Custom reports which are delivered automatically into your email. Anything that you would need to track any item through the entire process, BRAD can give you.

One thing that we didn't touch on much was the compliance standpoint, but every approval level is a compliance checkbox. We ensure that nothing gets ordered through rogue users. They can't order any items and take them down to the corner print shop without marketing's say-so. We institute many, many checklists to ensure that this doesn't happen. We also utilize the SOC 2 Type II compliance for all data transactions that go through the site. I think it's something that's very important for all mail lists, so we're a SOC 2 Type II compliance facility.

Our intention for BRAD is that BRAD is utilized as your next awesome employee. I think everybody is looking for that next great addition to their team, and BRAD is that. BRAD is the person that works 24 hours a day. BRAD's organized, efficient, fast, and most importantly, BRAD never takes a vacation. BRAD's there for you every single day, every minute of the day. At this point, I think it's a good transition to pass it over to David Jones. David Jones is a Senior Account Executive of Harland Clarke. He can give you some real world example of how he's implemented BRAD into his clients. David.

David:

Thank you, Gordon. Thank you. Everyone on the call is probably well aware that periodically Harland Clarke sends out an invitation to some type of webinar, whether it be for lending, increasing deposits. When this one went out, you guys decided to each join today's call. You had your own specific interests or reasons for learning more about the new online portal. What I thought might make sense is to tell you I have two clients that have implemented the portal. I thought I would share with you, at a high level, the beginning conversation, some of the challenges that they were facing, and then why they decided to implement. See if any of that rings the bell, or you have any common challenges or obstacles in your way similar to these two financial institutions.

Let me start here. I have one bank that is implemented and one credit union. I'm going to start out with the bank. The initial phone call started after BRAD was introduced, and we had some training on it. I immediately knew that this particular bank could utilize something like this, so I called my client. Initially, I just asked a few high-level questions. Mostly those questions were centered around how they currently manage their commercial print business, their marketing materials, if they were happy with their current process.

This particular bank client had a portal in place. However, the portal was a bit primitive, and it really fell short of what the bank wanted to accomplish. The challenge this bank had was, really, a lack of ability to quickly send targeted, personalized, and relevant messages to their customer. Their existing portal was really not efficient. It really wasn't flexible, and it really didn't offer detailed reporting capabilities. What this bank wanted was to move their print on demand capabilities to more of a consultative approach, so they were looking for changes or enhancements to be programmed much faster than their current vendor offered. Finally, they were also looking to consolidate things like promotional items, branch maintenance items, and many other things into a single sign-on storefront. What BRAD was able to do was not only accomplish everything that they wanted to accomplish, but there were things on their wish list that we were able to accomplish. One of those very important was SOC 2 security compliance. BRAD was able, again, not only to accomplish everything

that they had looked to accomplish, but there were things on their wish list that we were able to take care of as well.

About 30 days later, I reached out to one of my credit union clients, a long-term, very good relationship, very trusting client. I knew when I contacted them that they had very limited resources in their marketing department. This particular client did not have an online portal. All the branch requests for print materials, marketing materials, business cards, and so on, they all funneled into one person who wasn't able to keep up with the demand. He was getting over his head with the demand, and things were falling through the cracks. The challenges this credit union faced not only included the limited resources, they were also not able to personalize marketing materials, or they weren't able to send out targeted relevant messages in a timely manner to their members. They also did not have a good inventory control system in place, and they really didn't have the capability or resources to decentralize RESPA co-branding or other types of affiliated marketing materials.

The portal's ability to help both of my customers meet their needs, it was a very gratifying process because it helped to solve multiple problems that they had, and it significantly improved their current processes that they had in place. I will tell you what really impressed me more than anything is both of my clients received back a tremendous amount of time, eight to ten hours a week, in their workload each week by the time that BRAD saved them, and they were able to do things that they wanted to, but they couldn't do because the time and the resources just were not there. Very gratifying experience. It solved a lot of problems and mainly the time it gave these folks back in their day. They were very happy, and I was very gratified to see that, so with that, I do want to say thank you to everybody for joining the call, and I want to open it up, Debra, to questions that the group may have.

Debra: Thank you, David, and thank you, Steve, and Gordon. I do have quite a few questions. I don't know if we'll get to all of them, but we can respond to these in writing and provide them when we come back with our other information. Here's one: can we select a spend limit per admin or per branch?

Steven: The answer is yes, and yes, so you could – if it's going on accounts, or if they have a dollar amount they will allow the individual, branch, division, etc., to spend, let's say, in a given month, they can hit that limit, and then it could go to an approval to spend more, or you have the option to require a credit card being used after that limit is hit. That is actually defined on a per user rate, per user level basis.

Debra: Thank you. One of the questions is – we have pre-designed ads for the newspaper. How do you handle that?

Steven: There are two ways to actually this is something that we know that takes a lot of time. What I think the question is about is perhaps you've got a loan officer – we'll just use that sample again – and they would like to place an ad in a local publication. Typically, how they would do that is they would submit the request to marketing, tell them the information they need from formats to dimensions and so on, and they'll produce a number of ads per day or in a given week. The option to that is to add into the storefront the common ad types, like eighth page, quarter page, half page, and so on, and then you add in the ability to adjust that ad up to about 15%, so there's a space where they put in the exact measurements and the correct format that needs to go to that publisher, and you simply build it within the storefront.

After it's been built, you have the ability to tag that item for additional approval, so it's viewed before it's submitted to the publisher, and you actually can, at the end of the transaction, submit that directly to the publisher for that to be submitted. By the way, I didn't note earlier. All of these steps we're talking about in terms of the creation and saving of something, or sending for approval all the way out the door after its been produced, is we track every single one of those. Every item, every order is tracked typically between 9 upwards of up to 18 or 19 steps, down to a date and time stamp on every one. It just gives you more information, and ultimately more time, and more control.

Debra: Thank you. Question: what are the available formats for direct mail? I see a post card. What other formats are available?

Steven: Really, it's anything you're mailing right now, we can mail and put into the storefront, and that even includes things like chits where you've maybe got a formed letter that has some variable information or meaning there's some information that changes in it, combined into the envelope and mailed, to any type of folded item or any type of kitted item. Really, anything that's a statement, anything that you'd currently produce.

Debra: There was question on kitting. Let me see here. You talked about a kit. Can you actually assemble and put items in a pocket of a folder, or are they all bulk shipped to another branch when a kit's ordered?

Steven: Either way, and you define on a per item basis within this given kit. Maybe it is actually assembled and it comes to them completed, within a folder with the given items, or it can be on the parts that are then assembled at the branch. There are details or specific instructions for every item as it's produced so that those requests are maintained.

- Debra:** Okay, thank you. Here's one: who has access to the reporting? Is it just marketing, or can a user view them?
- Steven:** It's whatever you would want, first you define what the reports are, your standard reporting, and then you assign those reports to the individual team, accounting or so on. You can either do them on demand where they put in a date range and if you would like, I could actually show you how to quickly pull a report, but you select the date, you select the report you want, and then you generate it on the fly. You can do it as HTML, meaning you just view it on your computer screen, or you could do it as an Excel file or a comment-limited file, whatever format you want. You can also have those automatically delivered, so at the first day of every month if you would like to have various reports go out to different individuals as a recap, that can be done, as well.
- Debra:** What's the turn time on the printed material?
- Steven:** We're talking about a postcard, for instance. We'll go back to that one. It's true with most of the items, so you've got something that is a postcard with a mail list, and that is produced and in fact mailed. It's basically about four days turn time, and that includes from the point that it's been approved, and then when it comes to us, we do the scrubbing. We print, sort, and mail, and it's dropped on approximately the fourth day after the order is placed.
- Gordon:** Debra, I'd like to point out that if it's an inventoried item, it can be as quickly as same-day release, depending on what time the order is placed, but definitely next-day released on inventoried items, as well.
- Debra:** Good points, thank you. What is the standard implementation time for BRAD?
- Steven:** It is from the point that we have received all the information, the files, and we generally would approach this in a phased approach where you start with a base of users and a group of items. That's typically about a 60-day period of time.
- Debra:** Perfect, okay.
- Steven:** We certainly go through a series of meetings, ask a lot of questions. We get everything from sample of your items to your brand standards. We print samples of everything that's going into the storefront, and then we initially build, not the actual storefront, but what we refer to as a proof of concept. Then, we're able to go in to ensure the details of exactly how it needs to work with every FI are built properly. There's lots of common items that these different companies are using, but the rules, in terms of who's notified, what's tracked, what's approved, your brand standards, all those things are different,

and really one of our big key differentiation points is that we maintain those unique differences, that this is a place that it's not our system; it's yours.

Gordon:

Debra, I think it's important to note, especially for those on the line that currently have the portal system, is that for the implementation process this just isn't a you buy a license, and you install the software on your desktop, and you go and there's no further training or updates done to the site, which is what happens to a lot of these portals companies end up purchasing. They buy them, they go through a week implementation, and that's the last they hear from their provider.

We approach it differently. We try to be involved as a part of their team. That's where the account manager comes into play, and like Steve said, we make this – we adapt this software to their needs, to their individual specific needs. That's why all the questions. We need to find out how their business runs, and how we can best make BRAD an efficient part of their workforce. Further than that, we continually update. We continually train. If the FIs get new users, we schedule training sessions for them so they hit the ground running, being able to utilize BRAD from day one.

Debra:

Thank you. I've got one here, I think that I'm going to transfer over to maybe to Dave. You're the best one from a sales perspective to answer this one. What's the next step? How do you get started with this?

David:

What I would suggest is reach out to your Harland Clarke account executive. Obviously, there is a needs assessment process that we would want to go through to ask a lot of questions, to make sure what those follow-up steps are, make sense specific to your organizations, so my suggestion is reach out to your Harland Clarke sales executive and schedule an in-person meeting or phone call, and they will conduct a needs assessment.

Debra:

Thank you, very good. Matt, is there any other wrap-up that we need today for our webcast?

Matt:

I think that's it.

Debra:

Okay, thank you, everyone, for participating today. I know there were a couple questions that I wasn't able to get answered today, but we will provide a transcript of all the questions and the answers when we complete our recording and get that out to you in an email in the next week or so. Thank you, David Jones. Thank you, Steve and Gordon from Wright, and you guys have a wonderful day and look forward to talking to you more about BRAD.