

Harland Clarke BRAD Demo Webcast 12/03/15
Introducing BRAD – the New Standard for Print on Demand
TRANSCRIPT

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Presenter: Tracy Harley, Print Solutions Division Senior Account Executive, Harland Clarke

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

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

Jeb: Good day, and welcome to Harland Clarke's webinar, Introducing BRAD, the new standard for print on demand. This webinar is being recorded, and will be provided to you along with the presentation recording and deck within a few days. If you have questions, please use your chat function located in the webinar control panel. Your questions are private, and are only seen by the presenters. I will now turn the call over to Debra Corwin, Vice President of Print Solutions at Harland Clarke. Debra, you have the call.

Debra: Thank you so much, Jeb. Thank you to everybody who's joining us today. It's really nice to have you spend some time with us to check out a new product that we have. As our moderator had mentioned, we've got a lot of information we're going to cover, so you may have questions. As you think of them, we encourage you to put them into the chat feature, which is on the right side of your screen there. Just type them in when you think of them. We'll try to actually answer them as they come through, so our presenters know that I may be interrupting them to ask your questions. If we don't get to all of them, we do have a little time at the very end planned to answer additional questions that we may not be able to cover during the session.

Anyway, let's go to the agenda and see what we're going to cover. Harland Clarke spends a lot of time with our marketing individuals at the banks and the credit unions. We're going to start off our conversation, today, addressing some of these challenges that we hear most often. Then we're going to talk about how some marketers are handling these challenges. Most of our time is going to be spent looking through – having a demo of a new marketing solution from Harland Clarke. Let's go. I'm going to start by introducing the presenters for today. First, I'd like to introduce Tracy Harley. She's in our Print Solutions Division, Senior Account Executive, Tracy?

Tracy: Hello everyone, we really appreciate you taking time out of your schedule to join us today. We look forward to showing you our really exciting and great solutions, so thank you so much for your time.

- Debra: Great, and we're delighted to have two presenters from Wright Business Graphics; Steve Hess, the Director of Web Services, Steve?
- Steve: Welcome to everyone, and look forward to showing you what we have.
- Debra: Gordon Klepec, who's the Vice President of Sales and Marketing at Wright Business Graphics.
- Gordon: Good afternoon, Wright Business Graphics has enjoyed a super-long relationship with Harland Clarke. We're excited to bring this brand new offering out to the masses. We hope you enjoy it.
- Debra: Gordon's right, we've worked as a print partner and provider with Wright Business Graphics for over 20 years. They deliver a really wide range of applications for end users in a number of different verticals. We've been working with the team at Wright to develop a solution for financial institutions. That's what we're going to show you today. Let's take a minute to talk about, now, what you guys know, what it's like to be a financial institution marketer.
- You guys have it rough, a lot of responsibility, and we know that there's a lot of need for control. There's always too much work, there's never enough staff, and you've got pressure every day for the return on your investments. You've got to move fast. You've got to keep the campaigns fresh, effective. Using the best promotional strategies at hand, hopefully, like targeted marketing, even one-to-one marketing. Then you've got this constant concern about looping in other departments, staying current with regulatory, maintaining compliance, and then maybe once in a while there's a merger and acquisition.
- It's not fun. There's a lot of juggling you guys need to do. We hear that there's basically five primary things that are the most challenging right now. Control, logos and tag lines, colors, messages, everything needs to be the same on all the different materials. Your brand standards are critical. We know that. It's tough to know what's being ordered by all the different locations if it's not coming through your department. Time, every print project you've got takes time. Sales departments and branches need custom ads and fliers. There's a challenge to handle all those job requests, let alone do them quickly, as often demanded by your users.
- Studies have shown that personalized materials absolutely produce higher response rates. I'm guessing that sales departments in your FIs as well often ask for their name, their phone numbers, their contact information to be printed on the sales tools that they use. Those personalized materials take extra resources. It's a lot to support those one-off jobs. Then self-service, all the materials that your branches and your sales people need, are they really self-service for them

to get access to them to order? Think about the total number of companies it takes to support your efforts. When you add up your print, your mailing, your promotional items, your signage, new account kits, disclosures, stationaries, it'd be nice to consolidate and have a one-stop-shop experience for you, for marketing, for sales, and for the branches.

We want to look at the challenges in the context of an actual print job that could actually go run through your department. It's an order of postcards, let's say for a loan officer who wants to do a mailing. We're going to use this example because in a recent article from bankdirector.com it said, "Organic loan acquisition is the top FI marketing initiative for 2016," so we figured this would be a good example. Let's look at a postcard mailing. Any mailing for that matter, doesn't have to be a postcard, has a lot of steps involved.

In our example, here, on the right, the typical steps to support the postcard for a mailing from one of your loan officers. It starts with the loan officer needing to meet their sales goals, of course. Then they've got a realtor who wants to co-market with them. The loan officer submits the request to your team. Marketing does your thing, maybe two or three proofs back and forth. Anyway, you get the final mock-up ready for them. That loan officer approves it, shares it with their realtor, the realtor approves it, sends back to the loan officer. Now it's coming back to your department again, so that the final artwork can be created. Goes off to the printer, now the printer creates a proof, shows that to you to make sure that the art file is all correct. Finally, it gets printed, sent to the loan officer who applies the labels and does the mailings.

I don't know how many loan officers you have, or how many people in your marketing department, but this is complex and it's very time consuming, up to five hours per piece when you look at it that way. Let's look at a better way. Let's look at a sample of the same postcard mailing with fewer steps in less time. This process is much more desirable. All it needs are the right tools, the right self-service tools, and you can provide a highly personalized material to your salespeople in just a fraction of the time. Tools will save you time, provide you with the control you need for your compliance and for your brand.

Let's look at a summary of what the savings really are. That one item, that one postcard, managed in an efficient process – if we can go to the next slide – can really make a difference to the marketing team. It will save you steps, it will save you time, save you resources. Now what if you had this level of efficiency and control on your items. It's wonderful, and it's time for us to show you how we can help.

It's time to meet BRAD. BRAD is Harland Clarke's solution to supporting your brand resource and your distribution. BRAD is a self-service print-on-demand portal designed just for you and your financial institution. BRAD comes with basic elements, structure, technology, the print capabilities, but it can be customized for you. We think BRAD, this marketing tool, really is a marketing tool, will better help you accomplish your goals and help you step away from that reactive marketing approach and allow your team to be strategic, to be proactive, and to be forward thinking because now you'll have the time and the resources to do that. You've heard enough from me now. I'm going to go ahead and pass over the presentation to Steve and Gordon, and they'll take you through a demo.

Steve: Thanks Debra.

Debra: You betcha.

Steve: Here, we're looking actually at the homepage for BRAD. Just before we get into this, and we're going to dive in and look at a couple of different items. We're going to talk about some of the key things that we think makes us different and better, and actually go through the process of how do you build an item and how do you order something? One thing to keep in mind as you're looking at this layout, as well as what's here, what's included in the store, how it works, one big point to remember is that you don't have to adopt your business to our system. We will adopt this to yours. There's lots of different customization options, just not even from just the layout to very detailed things in terms of approval and order, and what's included, what the reports look like, and so on and so on.

Before we get into this, let's take a look at a diagram to give you an idea of how this can be laid out. Just starting at the top, you can see that you've got a potential of having a single sign-on. You've got different divisions of your organization. Just starting really right at this one point, one of the key differences that we have is that you don't have limitations in terms of the number of divisions, or offices, or teams. Essentially, these user levels can be as infinite as you need them to be.

We've got these four set up for demonstration purposes. Underneath each one of these, and we're going to be looking at this mortgage division today. We've got a typical office. We've got a couple of teams. We've got users, and so on. What that really means is that you've got user levels. We know that – well, two things really. One is that the average FI doesn't just have one portal, they have between two, upwards of seven or eight. They use many different systems,

many different places to log on, and maybe not even use a portal where you've been seeing some use spreadsheets for their ordering of business cards.

With this system, you're able to do an all-in-one, all items for all divisions and all users can be included in a single point of access. What are the types of items that you would typically see within a storefront? It really can be anything that you're currently printing. Promotional items, forms, things that might be in inventory that will be pulled out and shipped. Kits, which we're going to show you what a kit, one possibility of a kit is right now by just more than one items being ordered at the same time. An identity library where you might have the most common, available logo or different versions of different identity pieces. Even PDF on demand, which means that it wouldn't even be printed through the store. It would be printed locally, or even be emailed to somebody.

The other thing we're going to take a look at today is reporting. This is where we feel we have a key point of differentiation. Not only are you able to get reports after transactions have been completed, and really the options even when reporting are vast, but there's some transparency. You're able to go in and see where an individual order is placed. That, again, is from the user to the team, the office, the division, and so on. Approval process, and we're going to talk a little bit about that today, and the typical approval levels for parts of approval would be marketing perhaps for compliant, or for budgeting purposes as well – then fulfillment printing, pick and pack inventory, and so on.

Let's take a look at what we have here. We've got the home, we've got the store or the catalog, which we'll come back to in just a minute. We've got a number of different items in here. Let's go back into the profile. Again, one of our differences is that we have the ability to have really an unlimited number of user levels. What I have is we've got Lesley Lauren, this individual is a Super Admin. Super Admins basically can see all orders for all individuals, and even have approval that they can be assigned to. Log in as her, we're able to see other users within this organization. In this case, we've actually switched down to a loan officer.

What are the kinds of things that are in a profile? Certainly, you've got their name and contact information. You've got their license information and their website and so on. We've got some photos that we're storing in here, including even potentially a gallery of commonly used images, or potentially given a bio that you might want to include on various items. Again, I'm logged in as Lesley, and I'm going to go ahead and order something for Pam. Let's start shopping. You can see that we've got the different categories over to the left-hand side. Let's start with a business card. We have two options here –

- Debra: Actually.
- Steve: Yes, Debra?
- Debra: I need you to – I wanted to promise that once I got a question that came through that I make sure to ask it as soon as it comes through. I have a question for you. How do you up – who uploads the photos in a user profile, those – the pictures that we just saw in that last user profile?
- Steve: Absolutely, let's take a step back with that. The rules regarding who can actually upload a photo is entirely at your discretion. You can allow users to upload them. You could assign that to a certain user level or higher, like an office marketing manager, or a division manager, or the marketing team. It's whoever you want to have that function. One thing to note is when they are uploaded into the system, the system automatically checks for resolution and ratio to make sure that it's going to print properly, and even something as specific as what is the exact resolution of a head shot within a profile can be defined by the FI.
- Debra: Okay.
- Steve: Let's go back in, take a business card, go to the photo option. Basically, all items work in the same way. You can see that we've got the photo. It automatically drops it in right from the profile. You have the ability to actually adjust the photo right within the item itself. You could take the part that you'd like. It's already been checked for resolution, and now we're adjusting the crop. Just as easy as that, we've made a minor adjustment into the business card. You have the ability to change a phone number, or update anything else. As soon as I type it, you'll see over on the side, it's going to adjust it. That works with basically all of these fields.
- If you would like to restrict this, you certainly can. We do have some clients, instead of using maybe the term cell, they might want to use mobile. Whatever your preferences are, we can certainly include that. After you've made the changes, the next step is simply just to view the proof. You have the option to either cancel and go back and make an edit, or you accept the proof. As easy as that, we have built a business card. We logged in as Lesley, we built it for one of the mortgage people. Let's go ahead and cancel that, and let's look at another item as another example.
- Debra: I do have another chat here.
- Steve: Oh, of course.

- Debra: Can you control the quantity on individual products like – or how many – I'm guessing, it says how many someone could purchase? Maybe one type of person could order more than another?
- Steve: You could, and so if you wanted to – let's see, as an example of that, maybe you've got a particular promotional item, and you want to make sure that they're not ordering over 25 or a 100 or whatever that is, you can assign that to the user level, or the user themselves. The other – what they might be asking, though, as well is are you able to control things in terms of – that relate to budget. Maybe you've got an individual, a loan officer, and they've got X number of dollars to spend per month, and when they go beyond that, then to pay by credit card for the difference or something like that. There are many different options for control in terms of quantity, not just unit, but actually the dollar amount that they're spending.
- Debra: Okay.
- Steve: Let's take a look at a postcard. This is going to show you the example that Debra was mentioning where typically how do you order a postcard, how do you put an image on it, and potentially even how do you co-brand it with one of your realtor partners, which is obviously very important. Instead of selecting the item, requesting it from marketing, and going through those nine steps and taking that time that we had on the prior slide, we feel we have a better way. Let's go ahead and just actually upload an image into the card. I'm going to do this right on my desktop. It's going to check for the resolution and the ratio. Looks good, I'm going to go ahead and crop that image. You're going to see it's going to appear right here, even with the rounded corners.
- Let's look at the back side of the card. You can see that it renders, and then fixes everything in place. The loan officer may want to include their head shot. You can see, right here, it's going to have the head shot up here. It's going to slide this information over. Just to save some time, we went ahead and put some information in regarding the realtor partner. Go ahead and add phone. Let's go ahead and get a head shot for the realtor partner as well. These types of things actually can be stored in the user profile if you're going to use them over and over again. Again, it's checking for that resolution ratio.
- It's very important that when things are printed that that realtor partner has a proper photo that is going to print in the proper resolution. You could even include a logo as well. We do recommend that for those common realtor partners that you have, that you store those logos so you don't necessarily have to pull them off of the desktop. Let's select a greeting. These are all just

predefined fields. We're finding that as opposed to having individuals being able to type whatever they want.

Now, what are we looking at here? In just a few minutes, we went ahead and we added a photo to the front about information regarding this particular postcard. We've selected it from the drop-down we created a co-branded item. We got some space down here where you would have fixed information that could not be edited regarding license information. Anything that you want to include that cannot be editable. This is a little tracking number that you're seeing over here. Every single item is tracked. Let's view the proof, and what we're able to do with this at this time is to take it one step further. We've not just built a card, but this can actually go directly into mail. It takes one second to think. It's actually taking all the items and it's fixing it into a completed proof.

Debra: I have a question here again. Does it just do postcards or can other mailing formats be considered?

Steve: It certainly can. You can do a kit where you have an envelope with a letter that is going out. It's really anything that you would want to have mailed.

Debra: The items you're mailing today could be on here as well?

Steve: Yes. Absolutely.

Debra: Okay.

Steve: Since it's a mailed item when we check out, we're actually able to upload a mail list. At that point in time what happens next is typically we're going to be scrubbing against a do not contact list that's provided by the FI. We check every list for National Change of Address registry. We have the option of actually importing a list from a CRM, if that's something you would like to do. In this case, what I'm doing is I selected just something off of my desktop. I click continue, and we have a simple mapping system that it doesn't even matter what the column headers are that's on the spreadsheet that you're uploading. You're able to just select from the drop-down and in just a few moments, you are able to review the entire data of the list.

Once you complete the upload and the transaction, typically with this type of thing there would be additional approval step. It would take place. An email would be sent to a person of your choice, whether it's compliance or marketing. They're able to view, change, approve, deny, whatever you would like to do with the item. Of course, we do scrub that against you're do not contact. All in line.

Let's go back into the store one more time. We just showed the promotional items. This is actually one of the most common requests because typically you have these types of things in another portal. You certainly can include stationary as well. You define as the FI what the categories are. What are the items? Let's look at something that many of you are probably working on right now, which would be a holiday card. This is an example of a kit. The first step of this is, and you can see that we've got a couple of different colors options. We've got an envelope. They can select the number they want. Do they want to include the envelope? Is it going to be mailed out or would actually like to ship it to the branch? Whatever your preference is. Do you want to include a stamp?

When you go to the next page, you're actually able to change, so we've got Merry Christmas listed here. Perhaps you want to change that to Happy Holidays. Select that from the drop-down, as easy as that. Maybe your organization has more than one theme. You can quickly select a different color theme. Then, one nice option is on the inside, you're actually able to put in a personalized message. Of course, spell-check that if you'd like. Once you view and accept the proof, as easy as that you've actually ordered your holiday cards.

Debra: I have a question here. How quick can new products get added to BRAD?

Steve: Well, it's actually pretty easy and quick to do as long as it's a repeat item, and that's any other item that you've ever added before. We're actually able to clone that so it applies the rules of the other item. Then, we're able to upload your artwork into the new item. Tested on our end, and then typically the next step is that we'll have that available for viewing by the appropriate person on your staff just to make sure it's working to your expectation before making it live. Typically, those types of things just take a couple of days. If it's a PDF or if it's a fixed item, we're looking at the variable items where images can be added and so on. Those are even faster, and really able to be done in a very short period of time.

Here's a unique request you've actually had that we've been adding in. It is a space within the storefront to request if an individual logs in, and they'd say I'm not seeing what I'm looking for, but I need to be able to communicate with the marketing department. Maybe they've got a new item that with their realtor partner has given them something. Then, they've got a way of actually uploading a sample of it. Putting in a request in terms of what they need. All of these fields and all the requests, now you're able to actually track and monitor those type of things. The other one that's becoming a very common request is actually different language options and there's several different ways to proceed with that.

Let's go back into the profile, and let's look at order tracking. You can see that we've got several items here that have been in an approval process. You've got that these are waiting for the approval. We can look down here, and we've got a postcard that is mailed. It came in on one day, and went in the next day and actually was mailed at that point. You've got another below that was a UPS, so you can that once it came in on one day, it went out the next. It's UPS Ground, and you've got a link directly right into the UPS tracking. All of these on the left-hand side, these are all active links. You can go into any one of the items and what do we see here? Well, we've got an order status, so it's going to give us some information in terms of where this is at in your process. We've got a purchase order number that we can view. We have a quantity on hand as well. We even have the ability to reorder this right from that one spot.

Let's take a moment and actually look at reports. Reports are assigned to the individual based on a user level, or you can even have unique reports for individuals as well. This super add-in has two that are available to them in terms of shipped orders and order to place. Typically we're also seeing maybe what's on hand, a complete record of your inventory. It's as easy as selecting a button. What's the date range, yesterday, last month, last year? What's the format that I would like to receive it in, and then you just save and generate the report. It really is a super useful tool where you've just got the ability to pull the reports you need when you want them.

The other option with reporting is that you can have them timed, so that they can be sent, say at the first of the month or within a certain interval. We're also finding that, from a management level, to be able to have maybe a branch manager to be able to pull report to see all the activities that have been within their given branch for a period time. It can be very useful for a sales meeting, or maybe meeting with a particular salesperson regarding their activities that they're doing.

Let's take a look at one more item here. Actually, this is an eDelivery PDF downloadable flier, and you can see that on this one you've actually got a quantity that you're able to select right here and you can add that. If it is a static item, then you would just go right into your shopping cart. In this case, this is showing how we've got some preapproved images. This is currently a roof, but we can select a different preapproved image from a drop-down or you can see the selection. It just switches it out over here. This is just an option, so if you want to have more control regarding a specific flier Maybe you've got one for construction lending, and you've got three or four different images. You want to have those preapproved, so nobody's using anything that is not within the guidelines or you can even have preapproved messages where you are able to select that from a drop-down

We've finding that this process in terms of just having the images and the text available, it just makes it so much easier for an individual to go in, select what they want, easily check the options, build an item. Now, since it's all been preapproved, maybe you've elected that this something, after it's ordered, that you don't have to view before going into production. In this case, this item is actually is sent as an e-deliverable as a PDF that they're able to print locally or email to somebody else.

Debra: Steve, I have another question for you. Actually, I have a couple here. How often does Harland Clarke create and share new promotional templates for BRAD, and maybe you should explain they're really not our templates.

Steve: That's true. In fact, everything that's in here, these are all your templates. These are your items. These are the things that you're currently printing or producing, but one thing that we do offer that can really save some time and to help is for commonly used items, we do have available templates in in-design that you can use. In particular, in finding that that's very useful when you get into something that's say a mailed item, and there are certain rules regarding the usage of the space on the back of the card for mail so that a bar code can be printed on it, and it can be properly mailed out. We have templates specifically for postcards, for instance, because there are rules regarding the usage of that space.

Debra: As far as graphics, can you create custom graphics for various types of collateral?

Steve: You can create any type of graphic that you want, any type of image, any type of text box, or having really multi-use items where you may have a particular item that they select, like we were looking at with the flier. These are images that have been pre-approved, and it's whatever options you want.

Debra: How about controls, is there a way to add a restriction so that someone can't move forward without completing all of the fields?

Steve: Absolutely. Let's just take a look at that. Any of the fields that are actually restricted are going to be in red. This particular one, actually, they're all open, but if there was a field, it was a mandatory field, then they would have to complete that before proceeding, and they would get an indication that you must complete – just like you would on a normal website, that this has to be completed before proceeding.

Debra: This person, here, this Pam Mellon, she doesn't type any of those in, that's all auto-filled from her profile, correct?

- Steve: All the information here is actually auto-filled from the profile, but based on what you want to be able to assign to the salespeople or to other individuals within your organization, you can make them as open or as restricted as you would like.
- Debra: A question about the translation: is there a charge for the translation aspect of this portal?
- Steve: If we're doing the translation for you, yes, but if you're providing us with the item, there's different ways to do it. Let's go into the languages. We'll look at French, for an example. The entire site can actually be in another language, or you can just have an individual item that's going to be printed in another language, which is typically what most would do. In this case, then we would just get basically an in design file of the given item that you have already pre-translated, and that's just like adding anything else in. The other option is that you submit to us, we do translation, we send it back to you, you verify it, and then we would add the item to the store. Did we have any other questions, Debra?
- Debra: One more. Will BRAD be able to print micro-documents as well as marketing materials?
- Steve: Yes.
- Debra: Okay. I'm watching our time here, so I'm going to hold – yeah, we'll hold the rest of the questions until the end.
- Steve: Gordon?
- Gordon: Cool. Thanks, Steve. Steve gave a very in depth demo of the portal; however, with time constraints, we aren't actually able to show everything that it can do. A few of the points I wanted to touch on were what differentiates our solution to possibly another solution that you might have currently, or other ones which you've seen in the marketplace. This slide shows the five broken-down summary points of it.
- Prior to that, I want to just touch on that, like we talked a number of times, everything in the site is completely custom to your needs. We showed a number of items that are commonly used; however, you can put anything that you'd like to in the store. The reason for that is we want this store to operate for your company as a custom storefront. There are no restrictions as far as how you're able to use it. Obviously, there are some restrictions on certain things, and the look and feel, and things like that, but as far as functionality, you can really use

this store for more than print. Print is the key role of it, but you can use it for all your marketing and reporting needs, like Steve showed you.

I want to quickly run through these value added points, just to summarize. First and foremost, BRAD's personal. BRAD takes the experience right down to the user level with those profiles that you've seen. One person can add in just a ton of information about themselves into their profile and enhance their user experience, to be able to quickly and efficiently run through and order items.

It also keeps personal order history in there, so they can quickly re-order. It, one, enhances the experience, and two, speeds the experience which brings it to up into .2 which is fast and cost efficient. The ability for somebody to enter the site, 24 hours a day, 7 days a week, and place their own order, with their own photos, their own digital accent library, their own mail lists, really makes that user feel like it's their site. As Debra just started out the conversation, it takes that order time down from days down to literally minutes, to be able to process an order. There's no need for proofing back and forth. There's no need for a long lengthy compliance or approval string. All that happens within the site through emails.

Which brings us to the third point of BRAD is compliant. Nothing goes up onto the BRAD site without approval from all necessary internal departments of your company, from accounting to marketing, to security, anybody that you would like to have a hand in the items that go on there, and have a hand prior to that item going up. Once that item goes up, you can set all kinds of security levels from that, as far as how many approvals are allowed to view that, and who needs to sign off on each individual order, before it gets placed. It really takes those individual items and applies just an infinite amount of control over each one of them.

At the same time, we make it completely easy to manage. One thing that differentiates us from others is we will apply a dedicated account manager to your account, and most web-to-print portals will just have you sign on the dotted line, implement it, and off you go, never to be heard from again. We have a dedicated account manager that interacts with your company as much as you would like. Typically, it's on a daily basis, helping your staff through the process, training your staff, upgrading it, adding more items to the site, anything that you would need. You have a dedicated point of contact to be able to have questions answered and to get things added to the site.

Last, but not least is BRAD gives you the control. This is all about control. It's all about control with marketing, brand compliance, messaging, and accounting. It's all about how quickly you can get items printed into the marketplace, react

to market changes, and give your employees the control to be able to order things, and give your management team the ability to make sure that nothing is going out that they haven't pre-approved and is one hundred percent acceptable with compliance, accounting, and the marketing department.

We create BRAD to actually be that next, the next two, the next three employees in your marketing department to be able to handle the workload and get things through as efficiently as possible. For some real world examples, we're going to pass it over to Tracy Harley who's going to give you some Harland Clarke experience on how BRAD has affected some of their customers. Tracy.

Tracy:

As everyone on this call is probably well aware, periodically Harland Clarke's going to send out an invite to some type of webinar, whether it be for lending or increasing deposits. When this invite went out, you each had your own specific interest or reasons for wanting to attend. What I thought I might make the most sense is to tell you about two of my clients that have actually implemented the portal. I'd like to share the high level, beginning conversations, talking about some of the challenges that they were facing, the reasons why they decided to implement, to see if this might ring a bell with some of the challenges and obstacles that you might be facing today. One of the clients was a bank and the other was a credit union, and both of them being very different in size.

I'll start with the bank. When BRAD was initially introduced to us, I had attended some training on it and immediately knew that this bank would benefit from what the portal offered. Utilizing the relationship that we had, scheduled a call with them, and initially started out asking some high level questions. Questions were centered mostly around, "How were they currently managing their commercial print business? How were they managing their marketing materials? Were they happy with their current process?"

This particular bank, they had a portal in place, but it was a bit primitive. It actually fell short of what the bank wanted to accomplish. The challenge that this bank had was really a lack of the ability to quickly send targeted, personalized, and relevant messages to their client base. Their portal wasn't efficient. It wasn't flexible at all. It didn't really offer detailed reporting capabilities. They spent a lot of time at the end of the month trying to reconcile what had been ordered to what had been invoiced and allocating it to the cost centers because the reporting was almost non-existent. What this bank also 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 they wanted, but there were things on their wish list that they were able to accomplish as well. One of those very important items was having SOC 2 security compliance.

About 30 days later, we went ahead and reached out to one of our credit union clients, long term, very good relationship, very trusting client, smaller client. I knew when I contacted them they had very limited resources in their marketing department. This particular client did not have an online portal. All of the branch requests for business cards, print materials, marketing materials were all being funneled into one person, and they were spending time fulfilling these requests instead of being able to focus on revenue-generating marketing campaigns.

The challenge that this credit union faced was that they didn't have an easy, efficient way to personalize any of these materials, and they weren't able to send those targeted, relevant messages out to their members. They also didn't have a good inventory control system in place, and they didn't really have the capabilities or resources place for the rest of the co-branding or other types of affiliated marketing materials.

In both cases, BRAD had the ability to meet my clients' needs by giving them a lot of time back. It was a very gratifying experience because it helped to solve multiple problems that they had and significantly improved their current processes. Both clients have said that they've experienced significant time savings as a result of BRAD, and that in turn has allowed them to focus on more of a proactive marketing instead of reactive marketing. It's been very exciting sitting in some of these meetings and talking to them, when you show them that it's something that they haven't thought of, and they go, "Oh, wow." There's a lot of aha moments that go on when we're having these meetings.

If you could switch it over to the next slide please. Thank you. On this page, this is just wrapping up and pulling together what Debra showed at the beginning, and then a little bit more with what Gordon just went in to, talking about the ability to solve for those goals that you have, being able to provide the control that marketing needs with the brand standards, giving self-service direct mail tools, personalized materials that are available in just days and not weeks, and it consolidates multiple processes into one, just like when somebody had asked the question about being able to order micro documents from here as well.

What are the next steps if you're interested or want to know more? You can contact your Harland Clarke account executive, or there's a survey at the end of the webcast that will allow you to express your interest. We'll get in touch with you immediately on that. Let's have a conversation. We'd like to hear how you're doing things today, what challenges you're having, and what's on your wish list? I really appreciate everybody for joining the call today, and we certainly appreciate the time. At this time, I'm going to hand it over to Debra. Debra, do you have any more questions that were sent in through chat?

Debra: Yes, we do. Thank you very much to Tracy for those case studies. Here's one: does every time someone reorders an item, does it have to go through a compliance or marketing approval again? Steve, maybe you could answer that.

Steve: Yes, and the answer is, it's up to you. It can. We can actually tag each item, or type of time, or category of item, with the approval process that you'd like. Whatever you want.

Debra: If the content is controlled, and they only use drop-downs, those might be able to go through on their own. If it's maybe free-form type, then they maybe could go through approval? Is that what you mean?

Steve: That is true, and I would say that we are finding that with FI's, maybe with the base user, the individual user, salespeople or other individuals, with those individuals, then you tend to use or have the option of more drop downs and pre-defined images. When you start to move up into the user levels, then typically you have more open fields. Regardless of user type, whatever the preference is in terms of the control for approval, is whatever the FI needs.

Debra: We have pre-designed ads that we use in local newspapers that need to be personalized. We only need to send an image to the paper. How does the site support that?

Steve: Yeah, and this is one of the things that we've learned in the last few months: it takes a huge amount of time to manage these. It's a very common request. You've got different publications, and they have different common types, from an eighth page, quarter page, half page, and so on, but every single publication is a little bit different in terms of the size, or maybe even in terms in the file type that they'd like to receive.

What we've done is we've built in a very easy to use system, where the user logs in, they go to the ad section, they select the eighth page ad, and then they put in the exact dimensions that are going to be needed for that eighth page ad. The storefront will modify it. As long as it's within probably 10 to 15 percent of that size variant, it works super well. Then, when they're checking out, it can go

through an approval process, or not, but then it can actually even be emailed directly to the publication if that's what you'd like to do.

- Debra: In your demo, you showed a kit. Do you actually assemble the kits, or do the items get bulk shipped directly to the branch?
- Steve: Either way. Typically with kits, they are assembled. It can be anything from like the kit we're looking at with the holiday card where it's a printed mail kit, or a presentation folder that we've assembled some various cards or items that can be static and pulled from inventory, or printed on demand, or a combination of both. Those would then be assembled and shipped out.
- Debra: Is BRAD able to punch out to Ariba?
- Steve: Yes.
- Debra: And any probably any of the eve –
- Steve: PCI3 as well, by the way. Typically through an open API and a security protocol.
- Debra: What is the standard implementation time for BRAD?
- Steve: We do it in steps and phases. The first phase of that, as long as we've got all of the art and – you can even design the layout of the pages to whatever extent that you want to do the pre-work, so you're thinking of the users, or a list of users, your locations, and the rules and so on. Once we get all of that, certainly within a 60-day time frame, is an amount of time that we can work with well to get it built, get everybody trained.
- The other thing we recommend is maybe not to launch to the entire organization all at once, but you pick a group, maybe it's the mortgage group or smaller group that might be using it in a particular way, where you've solved a problem, get them using it, get their feedback, make some more adjustments and then roll it out to the entire organization.
- The other thing I'll just add to that, is that it's not uncommon that when you launch a store like this, you may have hundreds, or maybe even a couple of thousand items, but the new items are added in every single month, every single week. You start with a core group to get you started, and then based on your direction, we'll add in additional items over time, and then really at the end of the first year, you've got a great catalog of a year's worth of items, and then rolling into the next year, you really just start to build it over time.

- Debra: I have a couple of questions that are kind of the same here, about the turn time and the process, so can you please describe the distribution and fulfillment process including the turn time on the printed materials?
- Steve: With printed materials, we typically have dates that things come in and dates that they'll go out. They're typically around a four-day turn time for printed items, and it would even include the one that we were looking at, that it is printed mail. The reason we're able to do that so quickly and efficiently is that a lot of the work is done in advance, so that once they're in and actually using the storefront, when it has been approved and completed, and it comes to us, it just is a very efficient process not just for you but for our side as well. With things that are inventory based, either if it's coming in very early in the day, being pulled and shipped within same day or next day.
- Debra: Here's a question about reporting: who has access to the reports, again? Is it just marketing or can the individual users view the reports?
- Steve: Whatever you would like. Certainly marketing's going to have – commonly there's going to be a number of reports that they might want to pull, even down to even a specific items that they've got, maybe something new that's been placed. They can search and track that to see the actual usage of it over a period of time. We've seen all the way down into individual users being able to go in and to just see a couple of common reports so that they can quickly go in and a salesperson might be able to say, "Well, what did I do in December of last year?," or something.
- They can go in and pull a report. It will show them the quantity and the item number and so on. They can go into their tracking and actually even go in and view it as well. There's actually a couple of different ways you can go in and users can see, "What have I ordered in the past?" Remember, I clicked on that track order button, that's going to show them a complete history, or they could go into the reporting if you allow them to have reports, and just print a spreadsheet or get something in HTML that just shows them all the activities they've done.
- Debra: Really, the best way to see some of these things that we're talking about after the demo is to have another demo. I am going to go ahead and wrap up, and thank everybody who was presenting today. Thanks to Tracy for her information, as well as Gordon and Steve from Wright Business Graphics, and I encourage you to have another demo, spend some more time with our print solutions team, and have a chance to see how BRAD might be able to solve those problems that you have. We'll start that conversation just as soon as you're possibly available. Thank you again.



I want to remind you that we'll be this copy of the recording and the presentation back out to you in a couple of days as our moderator said at the beginning. Have a great day.