



Harland Clarke Webcast 12/14/16
A Better Way to Manage Ordering and Distribution of Marketing Materials
TRANSCRIPT

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

Andrew: Good day, and welcome to the webcast. Today's topic is A Better Way to Order and Distribute Marketing Materials. This webcast is being recorded, and you'll be sent a link for playback next week, as well as a PDF of the slides. If you have questions, please use the chat box 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 our host, Debra Corwin, Vice President of Print Solutions Product Marketing for Harland Clarke. Debra, you have the call.

Debra Corwin: Thank you so much, and thanks to everyone who's joining us today. We have a lot of information to cover in today's webcast, and there could be questions that come up during the presentation, so please feel free to submit your questions right into the question or chat. Type them in, and I'll try to get them answered while we're going through our presentation today. Let's get to the agenda, and see what we're going to cover.

Harland Clarke spends a lot of time with marketing departments and marketing individuals. We've seen and we've heard challenges that they face supporting the marketing initiative of their organization. We're going to start our conversation today about addressing some of those challenges that we hear about most often. Now, we've developed a tool, Harland Clarke has, to assist marketers in addressing these day-to-day challenges.

We're going to give you an overview about what we feel is a better way to order and distribute your marketing materials. Then, this is the best part, we're going to tell you about a financial institution that has been using our innovative, new solution, and the impact that it's had on them. Then we'll finish up today's session with a demo, an actual review of the new marketing solution from Harland Clarke.

Let me introduce the other presenter today. I've introduced myself already, Debra Corwin, and I'm delighted to welcome Steve Hesse to join me today. Steve's the Director of Web Services for Wright Business Graphics.

Steve Hesse: Hi, Debra, and I want to say, welcome to everybody. We're excited to show you what we have today. Thank you for attending the webinar.

Debra Corwin: Perfect. Wright has been a partner and a print provider to Harland Clarke for



over 20 years. They deliver a wide range of applications for end users in a number of different verticals, primarily financial. We've worked with this team at Wright to develop a solution for financial institutions that we're going to be showing you today.

Let's take a minute now to talk about what you already know, and that is what it's like to be a financial institution marketer. Marketing departments have it rough. Man, I'm not sure anyone's envious of your positions sometimes. A lot of responsibility, a lot of need for control, oh so much work, and not enough staff in most instances. I hope some of you are agreeing with me here. There's a lot of pressure on the ROI. You have to move fast. You've got to keep the campaigns fresh and effective. You have to use the best promotional strategies, targeted marketing and one-to-one marketing are two of them.

There's a constant concern, I'm sure, about looping in the other departments and staying current with regulatory and language around maintaining compliance. Then, of course, throw in a few mergers or acquisitions in there. It's not fun. There's a lot for you guys to juggle. These are the key points that we're hearing during these conversations, that you need control, control over your logo, your tag lines, your colors, your messaging. You want it to be the same on all materials because those brand standards are critical, and it's tough to know what being is ordered if you don't have that control running through your department.

Time, every print project takes time. I know your sales department, your branches need customized ads, and customized fliers, posters, and they of course want them fast. It's a challenge to handle all of those job requests, and meet those quick turn times, particularly because some of those materials are personalized. Studies show that personalized materials produce higher response right, those sales departments that want their name and photos. Everyone wants their photo on their business card now that contact information on all of the sales tools they use.

Those personalized materials require a lot of extra one-off work for you guys in marketing. You may already have ways for your branches to order materials, but are they really self-service processes? That's something we're going to address later on when we talk about the financial institution that we're going to refer to that is now using our Harland Clarke solution. The overall number of companies that it takes to support your marketing efforts, when you add up your print vendors, your mailing, your promotional, your signage, your new account kit, disclosure stationery, wouldn't it be nice to consolidate and have a one-stop shop for you, for your branches, and for the sales team?

Let's look at how these challenges, in the context of an actual print job, might

run through a marketing department, maybe your marketing department. Let's say an order of post cards for a loan officer, someone who wants to do a mailing to generate new business. We'll use this example because we know loans are the top marketing initiative for 2016.

Look at this postcard mailing, here. It involves a number of steps. In our example on the right there you can see the typical steps it takes for a mortgage loan officer to get a postcard coordinated through their marketing department. Let's say they've got a realtor who wants to co-market with them, which is a really effective marketing process. They submit the request to you. The market department designs and personalizes it, gets that pushed back. We hope that they approve it the first time so we don't have to go back and forth with edits or second proofing. They send it to the realtor who likes it, sends it back. They finally get it approved.

We're up to step four, five, and six. They send it back to you. You prepare it. You ship it off to the printer. The printer sends it back. They actually get those cards sent off to the loan officer who then puts labels on it and does the mailing. That's a lot of steps. That's a lot of time, too. How many loan officers do you have? How many people in the marketing department might be needed to support this kind of promotional effort? It's complex, it's time consuming. It could take up to three weeks to coordinate all these steps depending on how quickly people make decisions, and up to five hours just for one piece.

Let's look at a better way. Let's improve this process by giving you some efficiency and fewer steps. Let's look at an example. What if this postcard mailing had only four steps? This process would be much more desirable. It just needs the right tool, the right self-service tool, so that you can provide those highly personalized materials to your sale team, and your branch managers, in just a fraction of the time. Tools are efficient for your department. They save you time by giving you self-service options, but still they give you the control that you need for your brand before compliance.

In summary, here's what you're saving. That one item, just that postcard, managed in an efficient process will save you time, save you steps, save you resources. Who knows all of the things it could save? If you had this level of efficiency over all of your marketing materials, it would be a fantastic way to run the business. That's what we're going to show you now.

I want to introduce you to a brand resource and distribution solution from Harland Clarke. We've nicknamed it BRAD, B-R-A-D. Steve's now going to give you an overview of the BRAD solution. Steve?

Steve Hesse: Thanks, Debra. We want to let you know that BRAD comes with all the basic

elements, structure, technology, and print capabilities, and at the same time it can be completely customized to your unique needs. We really see BRAD as a comprehensive marketing tool. Essentially, anything that you put your brand on is something that could fit into BRAD. We're going to show you a few examples about that today. Basically, it's going to help you move, certainly, one of the values from being reactive to being able to be proactive. Give you a little bit more time in your day and in your year.

Let's take a look at slide number 10, please. What is BRAD? Number one, BRAD is personal. What that means is that from the user – so there's many user levels, you have user, team, branch, division, and all the way up to what's called a super-admin, but for all those levels it's completely personal. If you elect to have individuals log in, versus you ordering on their behalf, of course either way is fine, it's highly personal. Things like images, and content, contact information, all of that is completely included within the BRAD solution.

It's also very fast and cost efficient. That's because it is a single place to store all of your marketing items, all those branded items, and because we do so much work in advance, when the users all the way up to that super admin in charge of everything come to use BRAD, and it's all ready to go. They can log in, get the work that they need done, and go about their day.

The next thing, and this is super-important for a financial institution is that BRAD is compliant. There are many ways that we can help you support those compliance requirements, license information, and various things that need to be – you know it has to be on every single piece. Whatever that is for you, we're able to actually incorporate that into the BRAD solution. Again, we'll show you that today.

Very easy to manage from all levels, from the user just going and getting a set of business cards up to that marketing assistant or compliance officer, any stakeholder within your company is really going to earn benefits from BRAD.

The last thing is BRAD gives you control. There's lots of moving pieces and lots of elements that you need to control for your brand as well as legal compliance just to make sure that the basic requirements are all taken care of and are done.

Number 11, slide, so what are some of the things? We know that BRAD is very versatile. We're going to talk, actually, today, in just a second about advertising and ad placement. There's several things within the BRAD storefront that don't have anything necessarily to do with print. It has to do with one of them that we're going to show you that has to do with how do you create ads, whether it's a digital ad or going into a print publication, or supporting teller training, or

anything, your branch operations.

Also, you can think about it in terms of managing change. When you're opening a new branch, or perhaps you're resetting the posters and various things, and fliers, and trifold brochures that might go out quarterly to your branches. There's a way to manage that type of thing. We're also going to talk for a moment about if you have multiple brands. Some FIs actually operate multiple brands commonly. Sometimes it's through acquisition of a new FI. We have a really nice way to manage that, very easy from the user experience. Then as you just – your new product launches, being able to do things in a more timely manner, but basically they take all those things and bring them under one umbrella, whether it's as simple as a business card doing something that's as complicated, potentially, typically, as we were looking before for printed mail, we've got an easier, faster, more controlled way to do that.

Let's go to the next slide. We did an interview. We learned some things about one of our clients, and that's First Bank and Trust. Linda Saylor is the Marketing Assistant there. Like many of you on this call, she wears many hats, and has so many things that she's responsible for. Some of the things that she does every day, she's in charge of all the design, and scheduling for all print advertising, including all of the full year ad campaigns. It's a big job.

She also provides all the artwork for all the newspaper ads, and for professional publications. Then she manages all the events, event postcards, postcard mailing, and related supplies. She also helps with the design for the branch materials, including brochures and fliers. She really is that point person that they need to call on, frequently, to get these materials promptly, and to make sure that they're of the appropriate quality.

What we learned, actually, is we asked her; we said, what has BRAD done for you? The big one is that it's really saved several hours every week. She has more time in her day. She's able to be more proactive than simply just being reactive and always trying to catch up. We really appreciate this that the Harland Clarke team has just made it an easy experience, and that we were able to get this store up and live for them. They had a time frame that they wanted us to meet, and we worked in a very collaborative way. We were able to meet that time frame. Now, as we go into the next slide –

Debra Corwin:

Steve, let me just speak a little bit about the interview that we had with Linda at First Bank and Trust Company. She was telling us about how she had been coordinating all those activities that you listed in her department. One of the things she said was, I'd watch my emails, and I'd listen for voice mails, and I'd get these requests from the branches, and it could be anything from an ad redesign to restocking a branch preprinted brochure. She said, I'd stop what I'm

doing, and I'd fulfill what they needed as quick as possible. Those requests have always been unpredictable. I never knew when they'd come in on any given day.

I'm sure those of you who are attending who are responsible for also distributing and coordinating not only the fulfillment of materials, but the design, and the changes, and updates to materials. It was really a tough opportunity for her to figure out how to get all this done. She was in a two-person department, or is in a two-person department. They have 21 branches, over 300 employees, and a big part of their financial institution is supporting the community they work in, and the schools there. They advertise a lot in the sports programs. They get involved in sponsorship of different events through the schools. Like I said, she stocks the branches.

The way that they manage their brochures, they bring a print in bulk, bring them in to her department, and then in small packages of 50 or 100, they'd release them out to the branches as requested through those emails and phones. With BRAD, instead of those calls and emails coming to Linda, the branches are able to self-serve. She used an example of the football program because it was fall when we talked, and the ads at the bank is running.

They have all of their ads now loaded into the portal, into the online store. The branches, all they need to do is go into the website. They pick their product. They insert the school name. They personalize the ad. Linda has placed some rules about each ad, and what information can be changed, and what can't. Then they select their size. Some might be a quarter-page, some a half-page. You'll see how BRAD adjusts the size of the publication when we look at our demo.

Then they submit enter, and the branch gets a final PDF via email that they can then submit to the publication. When we were talking to Linda about football ads for this 2016 season, she said, just one ad times 40 schools takes so much time. BRAD's freed up that time, allowing me to do other things, while the branches can self-serve. BRAD's going to be doing their yearbook now in the spring. Steve, maybe some of the comments about how BRAD helps.

Steve Hesse:

We've talked a little bit about this, but just in terms of the ability to implement things faster. They now have systems in place as they have a new idea or a concept that they're working on, a new item perhaps, that they're really able to use BRAD to support that. To not just build it, but to integrate it fully within their business, and then to get it to that point where it's just so darn easy to use, where somebody can log in, and it's intuitive. It allows them to just get the work that they need done, whether it's as simple as ordering a business card, or something that typically takes a lot of time, which would be these ads. We'll

show you an example of that in a second.

Clearly, self-service tool, really fast ordering process, really takes no time at all, competitive pricing. Inventory is something that we certainly have found that when you go in, and you look at what you have in your inventory, many times you'll have obsolete items. We propose that many of those things can be done just in time, just when you need them and with the exact amount that you need. It reduces waste, reduces cost, and basically it simplifies the entire marketing process and the management of that.

What we'd like to do now, if we could, is if you can pass me the screen, I'm actually going to show you BRAD, and we're going to take a look at a few things. Let's make sure we can see the screen. Are we good?

Debra Corwin: Yes, we are.

Steve Hesse: Perfect, thank you. What we're looking at now is actually our live, BRAD demo. We've got a generic, Your FI brand. One thing to note is as you look at BRAD is that everything from the beginning to the end, what it looks like, what's included, all of your marketing pieces, your people, your division, your cost centers, all of that, completely customizable. It needs to be, so it's that useful, comprehensive tool. We're going to look at a couple of different parts, but what I'd like to do is let me go into the profile, make sure I'm good there. I'm going to take a look at an ad. I'm going to switched over to –

Debra Corwin: Now, if anyone has questions that they come up while they're watching the demo, please feel free to go ahead and log that into the question or chat. We can answer that on the fly as we go.

Debra Corwin: We should have time at the end. We can answer it as you go if you like.

Steve Hesse: Now I'm logged in as a super admin user. Just very briefly, user levels from the super admin, which you can see all users, down to the single user. When they log in they only see the items associated with what you want them to see and are able to order the things that you are allowing them to order. This is the catalog. You can see just in the ad catalog right here. Let's take a look at an event ad. The idea is somebody is logging in or you're creating it for someone else on their behalf an ad for a soccer team at the local high school. Since I'm logged in as a super admin user, then I'm actually able to see all the other people within my group. I'm going to just go ahead and order this right now.

I'm looking at something for the baseball team. As you can see, on the right we've got the item. On the left you're able to edit any of these fields per your discretion what is able to be editable. It can be a few things or it can be many

things. Easy things like I want to change the date and time, you're able to do that just with the click of a dropdown, and you're going to see that it's going to render very quickly over to the right-hand side. I'm going to put in the date. It's going to default to today's date, but you could go out in time and actually pick a different date.

Basically, you're just going to select those options that you want, and then you're going to go down to the bottom where the real magic kind of happens with this, and it's fairly quick. You have to watch it. This is going to render on the right what we're going to change on the left. We know that when you have to go in and you're a graphic designer, maybe you're just going to change the date or the event header, not a big deal. It's not going to take a lot of time. Maybe it's going to take 15 to 20 minutes, maybe a half hour max.

When you have to change the whole dimension of an item, that's when it becomes more time consuming. You've got all the layers. What we have is we've got this particular item that is predefined as a five-inch ad. You can change the width and the height. Let's go ahead and change that and watch over on the other side. You'll see as I do it, it's actually going to adjust. It happens fairly quickly. It can be as specific as you'd like. Watch over here on the right, and you're going to see it's going to shift. It just shifted. Let's look at it one more time. I'm going to go 4.2575. Let's say it's very specific. We want to go to 5.250. You can watch one more time. It's going to change.

Now as easy as that, the ad has shifted both in height and width. It's done. There's nothing else to do. All the programming in advance allows you to make that change. Let's say we want to go a little bit further. This isn't a color ad. It needs to be black and white. Do I have to go in and open another redesign file? No, you don't. You just go up and pick from the dropdown. You're going to pick it in black and white. By the way, when this is done, we're actually going to have a PDF that's going to be print ready that you can send directly to a publication.

Let's go even further than that. Let's say our categories for sports teams for the local high school, you can decide in advance I want to keep them for basketball, for football, soccer, and the various things. You're able to do this in advance so as these opportunities come up, you're able to change them as you'd like. All of them as we're proposing at least, that you keep both a color version and a black and white version. We know that you may have a small catalog of these ads. Maybe you've got five to ten. We've talked with some organizations that have 50 or more or 100. Whatever that number is, we can put those into the BRAD storefront, and it just makes it super easy for everybody to order.

What you do next is pick the color. We decided it's going to be for soccer. We've made a few adjustments. Just like all other items, you're basically going

to take a look at the proof. You look at it one more time to make sure that it's right. Go ahead and accept that proof. That will drop it into a queue so you complete the order, and you can send it out. There's a little communication log down here if you need to send a note to us.

Let's go back into the store. Remember this is the catalog. It's got lots of different items in here. We certainly recommend you have a section for all your new items so those are easy to find; simple things like business cards, promotional items, stationary. This time of year we actually do an awful lot of holiday cards. We've got some interesting opportunities with that. You can even put in a special request feature so if somebody wants to send the marketing department a special request for communication, you can do that within BRAD too.

Let's take one step over and look at a profile. What's including in a profile? I'm logged in as a super admin user. I can see everybody. Let's look at somebody else. You can see this person is in mortgage. This is a loan officer. The idea behind the profile is that this is part of the way that it makes it easier to log in and get what you need done. We're going to order business cards in a second for Pam. She's set up as a user in terms of what the set-ups you have, how you name your offices, your divisions, and any type of codes, down to something very specific in the phone numbers and whether you're a dash company or a dot company. In between the numbers do you want dashes or dots? Those are the kind of things that you can include in BRAD.

By the way, all these items that we're looking at in the catalog, all built to your brand standard. We work with you to do that to know what your brand standard is, to get the copies of the various items and design files, and then we program them, test them, and so on. This is the profile. You can see we've got one headshot here. You may have a need for a team photo that's horizontal versus vertical or you may want to keep a small gallery of images for your users. This is all done in advance. Yes, go ahead.

Debra Corwin: Steve? If you don't mind, Steve, let me interrupt. I did get our first type in question here. I think it's about that photo you just had. Who uploads photos in the user profile?

Steve Hesse: You can assign that to different people. Typically we see somebody that's a marketing assistant. There are some individuals that you certainly could allow to do that as we're setting up your storefront. You can give them all to us in mass, and we can upload them for you on your behalf very quickly as well as all of your users. Whether you have 300 like First Bank and Trust or maybe you've got 3,000 to 5,000 users or more.

Let me show you, actually. Here's an interesting thing on the photo. Let's go to the business card. There's actually a photo that's included on the business card in this case. Some organizations don't want that, but this one does. You can see that this is the photo from the profile that we were just looking at. I'll say that one of the common requests you get if somebody said I love that photo. I just want to see my face a little bit better. I want to be able to have it focused on my face better. You adjust that. You can allow the users to do it or you can just do it, either way.

Let's just go ahead and crop that image. When you select that, you get a little pop up. You don't have to go to some other program. By the way, when it goes into the BRAD storefront, we've already checked for resolution and ratio to make sure it's going to meet your brand standards. We're going to take a portion of the photo we would like and crop it. You'll see it gray out behind the original remains. Then more importantly on this side, we have the photo that's been adjusted.

All photos basically work the same way. You even have the option to either store, like we did with the ad re-sizer or the sports team, some background images. You can upload those images into an item or you can have them come in from the profile. Any one of those options are great. Easy to do backs. You don't just have to have single-sided cards. You can even have multiple backs or several shortcuts built into the system.

When it looks good, you simply just take a look at it one more time. It's going to take all those elements and affix them together. You accept the proof. In this case it's going to put it into a shopping cart, and it's going to allow you to check out or if you want to leave a little communication in there. One thing I'll say that you can note where it says ship to, we can see different locations here. You can have somebody that is assigned to one location or you can have more options than that. Now let's take a look at a postcard. Let's see what else we have here. Yes, go ahead, Debra.

Debra Corwin: Steve? Before we leave the business card, the question is about existing art. Can an existing art file be uploaded? For example, our business card template design. Could they just use their design?

Steve Hesse: Yes. Absolutely. We do have some templates available, if that is useful for anybody. It could help you out. If you have your own, in this case this person asking the questions, absolutely. We would get from you your business cards. Many times when you're building a storefront, a business card is a great place to start. It has many of your elements in terms of the color and the font and the rules and all of those type of things.

Yes, we actually put the business card into the storefront for you that first time. Then we apply the rules to it. We make sure it's assigned to the appropriate people. Then what we'll initially do is hide it in the store. If a store is live, we can hide things so only the super admins or higher can see an item. You can go in and test it and make sure it's right, and then we can make it live when you're ready to go. Absolutely your own designs.

Debra Corwin:

There's another add on to that one about customization. One of the listeners has very custom pieces, and could they upload those and save them? What is the capacity for the number of items? Go ahead.

Steve Hesse:

You can just put as many items as you would like on here. You may have hundreds if not thousands of items, but you select with a small group that are the right ones to start with a division or for the entire organization. Then you build over time. We certainly can take hundreds or thousands and build all of them at one time as well. We think that these stores really evolve over about a one-year period of time because during the course of the year, you're going to have four seasons, you're going to through the holidays, and you're going to have different events and things that go on. You build your catalog over the first year, and then continue to add to it year after year.

One thing that's nice about BRAD is you don't have to have all of those items available at all times. You just have the items that are useful today and this month and this quarter. The other ones you can just kind of hide in the background. No limit on number of items. None at all.

Let's go into a postcard, and you can mail and non-mail. Let's look at a small postcard. This happens to be a recipe card. They are unusually popular, I'll say. It always surprises us just how popular they are. This is a card that we have probably gotten from you. This is your design we're imagining. We've got a front and a back, so you see a lot of the work is already done. We've already got an Indicia, which is like a stamp for mail. We've got the contact information from the person we're ordering it on their behalf.

We're going to add in a little bit of copy up here. If you saw in the other one, you had open fields where you could type in whatever you want. We know that many times that's not the best idea. You want a little more control than that, so we think a simple thing to do is select the text from a dropdown. This is all preapproved text. You just give them the ability to maybe make a small thing. It also just makes it super easy to build an item when you pick things from dropdowns. You don't have to think about so many things. You just decide what you want.

Basically just as easy as that, we have built an item for this one person. Just to give you an idea how easy it is to change to somebody else, is you can actually just pick them from the dropdown. Whoever is assigned to you or a division or a branch or however it is that you want to divide up your teams, you certainly can do that. It just very quickly renders those updates for you. Once it looks right, you can select everything else. You're going to go ahead and just take a look one more time and say does this look good to me. You accept the proof. One second here. It actually takes all of the parts and affix them together.

I won't go through all the steps, but basically you have the ability to add a mail list directly within the BRAD storefront. There are many options. For most FIs they may just have a spreadsheet they would like to use. It doesn't matter what the naming convention is. It doesn't matter the order that's on a spreadsheet of your contact list. You might want to be able to get that information from a CRM or some other source that you may have within your internet. Regardless, there is a list that is added to the item.

Then basically what happens after that is as we process that item. We know that for many organizations, they have a do not contact list. Not all FIs, but many do. If you have that, we can actually integrate that into the BRAD storefront and manage it. What happens with this list is this card was ordered, it was sent to somebody else for approval, which is as easy as going to the BRAD storefront and looking at it, viewing it, changing it, approving it, and denying it. You also have the ability to receive that via email if that is your preference. You can do that too, either way.

Then we receive the order. We have the list that's included with it. We're going to do what's called NCOA and CASS certification. NCOA is for National Change of Address Registry. We're going to verify that list. We're also going to, if you request, scrub the list against your do not contact. That means that you potentially have a loan officer that just started today and they want to send out an "I've Moved" postcard. They can take the list they brought with them and use it within the storefront. We can scrub it against all those features with the compliancy standards you would require, and the compliancy standards for managing lists and data scrubbing that you, I'm sure, would require. Then that final list is imposed on the item, and out it goes. The nice thing about it is no emailing files, no emailing of lists, none of that. It happens really in a super short period of time.

One other thing to note, just a couple other quick things since we have a couple of minutes. One of them is we do kits. It's a common question. Kits means more than one item at a time. It can be a kit of things that are going out to a branch for a new customer or any combination of whatever. Here we have the holiday card kit where you've got a card and an envelope. You may want a stamp on the

outside. You see very low minimums. You select the parts that you want, the designs. We put them into the store front. If you need help with templates, of course we have that.

Next year when you're doing your holiday cards this might save you a bit of time. You just log in, select the person you want to order for. You might have maybe a couple approved messages for the front of the card. It's as easy as just selecting it from a dropdown. You might even have more than one theme which could be for color.

We've actually had this request this year a couple of times; is there any way I can allow our users to upload a picture of the branch with all the employees within the branch and put that on the front of the card? You absolutely could do that. You could also put a little personalized message on the inside. Once it looks good, you go ahead and just check out and you're done. It's a really easy way to do holiday card ordering, which really can take quite a bit of time. We haven't touched on it just yet, but there are some very nice features to put into reports. We haven't talked about reporting yet, but reports can be assigned to users all the up to the super admin.

Debra Corwin: I'm going to interrupt you before you get to reports because we have a couple of questions about mailing as long as we're in that part about the mailing.

Steve Hesse: You bet. Go ahead.

Debra Corwin: One of the questions is about just the letter mailing. Could BRAD manage a 15,000 letter mailing, insert it into a number ten envelope with an address on that envelope?

Steve Hesse: Absolutely. I'll say that that's actually in terms of the parts and functions, very similar to a holiday card. What you have is you've got the number ten envelope. You've got the letter inside, maybe another part or two, a buck slip or whatever, and that's like a kit. It's a simple kit for mailing, 15,000 count no problem at all. We absolutely could do that.

Debra Corwin: If you think about some of the opportunities where we've looked at notices in small quantities, short run letters that are a standard size, but you need to get those out. Maybe a new pin number or a notification or something. Those would work in that same process.

Steve Hesse: That is so true. We actually had one we just talked with recently. It was for a club. I think it was called a checking club where there's a new checking program. We actually worked with them to help them find what that was. They

had small lists. They had the big lists for prospecting for people in the club. I think it was between 10,000 and 15,000.

Just the ones they were sending out when you're a member, there's a whole other series of things that go out with that. Those are going to customers that are part of this membership club, and I think the smallest ones are somewhere between 50 and 100, upwards of maybe 225. It's great for doing those small run marketing efforts as well. It doesn't all have to be the big things. Go ahead, Debra.

Debra Corwin: A one-time mailer or a routine mailing. It doesn't matter.

Steve Hesse: It doesn't matter.

Debra Corwin: We have a question here about logos. They would need a member FDIC logo added to all the items and an Equal Housing Lender logo. Are those available?

Steve Hesse: Yes. I'll just show you an example. Let's look at a different postcard. We're going to go to the back of the postcard. This one has a few more moving pieces in it. The other one is if you were to co-brand with your realtor partners, you may want a realtor icon as well. Typically those are things that you would put in a specific spot. Let's look at the back of this postcard and where those icons go. We would typically see those down here in the space that is fixed that is non-editable. This can be a space where you can put one sentence or three or four, whatever you want. The icons would be commonly placed here.

If you did have an icon that was an optional icon, an example of that would be maybe you've got a loan officer that's part of your president's club. Maybe there's a president's club icon that they use. That is an optional one that can be within a profile or there are other ones that if you were to co-brand with your realtor partner and that realtor is part of the realtor association, then that would be an icon that you could select as well. Fixed or optional, whatever your requirement is.

Debra Corwin: Thank you.

Steve Hesse: This, by the way, is a little tracking code that we put on every single item. Whether it's a letter campaign we're just talking about or a postcard or whatever, this might be dash 1, 2, 3, 4, all the way up to 15,000 or 20,000. We have a complete record of every single item going out at all times. That code is actually generated right by the store front as you're in the order process. It's nothing for you to do. It's just available for you.

Debra Corwin: That tracking code is a nice segue into the reporting because I know that's a pretty important part of the reporting process.

Steve Hesse: Yes. Was there a specific question on the reporting? What would you like to see?

Debra Corwin: One question was can anyone get the reports or is it just marketing?

Steve Hesse: Either way is fine. We've seen certainly the majority of them either go to compliance marketing, operations accounting, or something like that. Marketing reports, things that you may want to commonly pull may be an order summary report to show you all the orders within a given period of time. Maybe you have one that's an inventory report because we can put things into BRAD where you actually do keep track of your inventory of various items, so promotional type of things you would order in mass. You would have an account for each that you could look at. That's a great report.

We've seen branches use reports where you've got a branch marketing contact that might want to pull a report for a specific branch before they go in and talk with them. They can talk about what is being used. What is really nice is that you now will know what is the most and least popular item at all times. You may create something and think it's a very popular item, but how do you track it? How do you know?

We were just on a call with somebody yesterday. I said what is the one thing if you could just find out what's going on that you don't know? That was it for them. They didn't know what was really being used. They just keep hearing that all this stuff is happening, and they were doing some PDFs on demand, which we can do. Maybe you've got a flyer and you'd like to create one and download it for a local open house for the weekend.

They didn't know how many of those were actually being used. That's another piece for the reporting. Reports, by the way, can be pulled on demand or they can just be automatically generated say at the first of the month. Maybe you get an inventory report or whatever it is. We have several hundred that are available, but there's lots of little customization options within them too.

I will say the only other thing I just want to make sure we mention, I was kind of clicking through it as we were talking, but BRAD's a great place. We know it's a growing trend in terms of being able to market using other languages. That's a great thing to add into a BRAD storefront. The other thing that we have is the ability in your profile to do various functions for reordering and tracking and so on. I think that's about it. Unless there's another question.

Debra Corwin: I do have a question here about mailing again. It has to do with postage. The question is how does postage get handled? If I'm not mistaken, when we place a postcard or letter, we would include the cost of postage in that. Is that correct?

Steve Hesse: We do typically include the postage within the item pricing. For instance, you would see within the postcard you would have a mail and a non-mail version. We don't have the pricing on this particular storefront. By the way, how price is added to a store whether it's seen or not by users, which we've had both requests, can certainly be accommodated. Postage deposits are another question. You have the option to use a credit card, but if you're not and things are going on an account, which is another option as well, then you would typically have a postage deposit based on the amount of postage you're using for a 30-day period of time.

Debra Corwin: Thank you. There's a question about brochures. As far as uploading any brochures into the website, can they upload any brochures?

Steve Hesse: There are two options. One is if it's a commonly used brochure or flyer or printed piece, you store it with the versions that you would have. Kind of like we were looking at that ad for sports teams, we're actually looking at many different versions because you've got black and white and color and so on. It just becomes one item. Same thing with everything else. You'll have a catalog or brochures and flyers and so on.

The other option you have is you have the ability to do what we refer to as load to print. Maybe you're in the marketing department, and you just have something you just want to load up and order it one time, and you're not going to put it through the store, but you want to manage it through the same system. You can use load to print for that. If you have more questions about it, we can certainly show you some examples. Many different things are very suitable for a load to print.

You may not want just the average user to do load to print. You may only want somebody in a marketing position, a marketing manager or higher to be able to do that. That's a restricted feature. Lots of things can actually be done that way too within the approval process, which there are many options. You can have items tagged for approval. You can have what's called the next in line approval. Maybe you've got a manager that needs to see something and approve it before it goes out.

We do also have budgeting approvals, which can be fixed in advance. Maybe you've got a person that has \$250 to spend in a month. Once they exceed that, it goes on credit card or it has to go to an approval or whatever. Those kind of

little details that are very important, we really firmly believe that we've got lots of great options in BRAD. We've done countless transactions and configurations.

What we know for sure is that each FI is a little different. They have specific requirements and processes and workloads. If we can build the store to honor those, it becomes a better tool for them. If it's a better tool, they will use more and buy more. That is absolutely our goal is just to make it as easy, convenient, reliable as we possibly can. Do we have any other questions while we're together today?

Debra Corwin: I do have one that's pretty fun to read. Someone is interested and wonders "what's their next step?" I do think contacting their Harland Clarke account executive would be the best next step. We would certainly want to meet with you to identify what are your biggest challenges. Are they the things that we talked about or are there other ideas that you came up with during this demo that might be a way that we could help solve a challenge that you're going through? It would be contacting your Harland Clarke account executive that would be the next step.

Steve Hesse: Great.

Debra Corwin: I'm looking here to see if there's any more open questions. I think we got them all. I do have another one here that just came in about a smaller organization. We are a smaller organization. We have approximately 60 employees, and we're currently changing our ads and postcards monthly. Is BRAD suitable for an organization this size? I think I know the answer to that one.

Steve Hesse: Yeah, I would say absolutely. You have so many options. You can set them in at the beginning of a quarter or at the beginning of every month. We have many organizations that as you get to the end of the year, for the last 30 days we've been receiving their monthly items or a series of things that they know they're going to do in the next year. When you've got a little more time and you can be a little more proactive and decide those type of things in advance, you're able to set yourself up to succeed so that day to day and month to month you're able to take care of those internal customers and support them.

Debra Corwin: I do have one more question. That will be something, as far as the multiple brand, you're right. We didn't have time to show how each user would have a brand tied to it. We do have a question about how the program works. Is it a monthly subscription? I do want to give a quick overview. There is a development of the portal itself. There is a fee on a monthly basis. Our account executives have all the details about how the pricing works based on the type of organization and the services that you use. That would be a conversation that you would be able to have with them.

Debra Corwin: All right. If there's any last questions. I think this has been a really interesting demo. It was fun to have the comments that we received during our interview with Linda. She's an amazing marketer, and I think that she is very blessed and happy to have something like the brand resource and distribution portal to help her through her day-to-day challenges. Like Steve said, it takes maybe a year or so to really begin to see how a solution like this can solve the problems. You might start with one item, but a year later you might have 50 or 60 items on there.

Although she's not on the call, I want to thank Linda and the account executive, Maria Robinson, who works so closely with her every day for the time and to let us represent her here on our presentation today. Andrew, I think this is ready to close. I know you've got some final comments to say. Thank you, Steve, for participating today as well.

Steve Hesse: My pleasure.

Andrew: I want to thank everyone for attending and remind them that you will receive an email survey today. We appreciate your feedback to help us inform future webcasts. Also, be on the lookout for the playback link and slides next week. This concludes the webcast. Have a good day.