

Harland Clarke Webcast 07/12/18**BAI - 4 Ways to Measure the Health of Your Institution's Digital Brand**

Presenter Matt McGuire, Digital Director, BAI

Presenter Robert Ropars, Senior Digital Marketing Strategist, Harland Clarke

Presenter Rachel Stephens, Product Manager, Marketing Solutions, Harland Clarke

Matt: Good afternoon, my name is Matt McGuire and I'm the Digital Director at BAI. It's our goal at BAI to provide you with actionable insights that can help you make smart business decisions every day. We do this by providing financial services leaders with powerful tools, meaningful connections, and relevant content including the insights that will be shared on today's webinar: 4 Ways to Measure the Health of Your Institution's Digital Brand. Before I introduce today's speakers, I'd like to review a few housekeeping items. A recording of this webinar will be available after today's session. Each person who has registered for this webinar will receive an email within 24 hours from BAI containing a link to the recording.

We'll be concluding this webinar with a Q&A period. At any time during the presentation, please type your question in the Q&A box on your screen. We'll address your questions at the end of the presentation. Finally, at the end of today's webinar, you'll see an online evaluation on your screen. Your feedback's important to BAI as we strive to address the key issues impacting the industry in ways that helps you plan for tomorrow while performing better today. Please take a few minutes to complete the survey. Today's speakers will share four key indicators of a healthy online brand, how to easily manage online knowledge for the business, and how to keep the brand in shape all year long.

It's my pleasure to introduce today's speakers: Robert Ropars and Rachel Stephens. Robert is a Senior Direct Marketing Strategist at Harland Clarke and brings over 20 years of experience in strategic client support and digital strategy for multiple industries and verticals including financial institutions. He has in-depth experience in email marketing, customer onboarding, local SEO, brand knowledge management, digital strategies in general, tech trends, and translating technical concepts into plain English. Rachel is a Product Manager at Harland Clarke who brings over 10 years of experience marketing products and services for financial institutions. She also has extensive knowledge in campaign development, marketing strategy, events management, public relations, customer service, and sales. Rachel, take it away.

Rachel: Thank you for that lovely introduction, Matt, and welcome, too, our friends on the phone. Good afternoon or good morning depending on what part of the country you're dialing in from today. We are really happy to have you on the

line with us. As you can see on the agenda, we have an informative hour planning for you today. Why digital health? Some of the things we want to go through today with you are web presence. Where and how are your consumers looking for you or prospects and are you being found? We'll talk a little bit about the path to your brand. Thinking outside of your website, where is the high intent traffic going and coming from? Digital knowledge. Beyond location, how are you delivering rich content and brand experiences across the digital universe, the universe that grows tremendously each and every single day; I think we can all agree with that.

Customer or consumer experience, a topic that none of us can afford to avoid or ignore even for just a mere second. How are you leveraging your digital channels to deliver customer experiences? How those supporting your acquisition efforts? Lastly for today, but certainly not the last topic we can ever cover in this space, performance. What can you measure? What are you measuring? Things like are you acquiring customers or members? Are you measuring your return on investment? These are just some of the view. It's a conversation that could go much longer than an hour, but a few of the main points that we wanted to cover with you today that I'm sure are top of mind as all of you are thinking about your marketing plans for your institution.

Why is this important? I think that's a question that we can probably all have our own way of answering depending on where you are at in your digital journey. If you think about it, one of the best ways I think we like to sum this up when we're talking to our clients is you want to think about how consumers are engaging with your brand in the following moments. You'll see here we have four moments. We have I want to know, I want to go, I want to do, and I want to buy. In the I want to know moments, it's consumers that are looking out for more information online. That's changed dramatically versus how consumers were interacting and looking for information in years previously. Again, expecting only for these numbers to increase as the time goes on. Smart phone users looking at their phone to look up something they saw on a TV commercial, something they saw on a billboard, really to get more information.

I want to go. Clearly, I think you can see the increase in near me searches, looking for opening a checking account near me using your geographical location to find what's closest to you. Again, the smart phone users using a search engine 82% when looking for a local business. I want to do. I'm guilty of this; I looked up a how to video this morning. I am definitely one of the – I won't say I spent an hour on it as you can see down there below, but looking for I want to do, I want to learn moments. Ninety-one percent of smart phone users looking at their phones, turning to their phones for ideas while doing a task; 91%, that's unbelievable.

Then I want to buy moments. Of course, we're ultimately, I think every single one of us on the phone wants our consumers to be in that I want to buy moment when they are in the moment of intent to purchase. Still turning to their smart phones to consult their phones on whether it's collecting more product information, competitive information, but 82% of folks taking a look at their smart phone in those want to buy moments. An increase in mobile conversation rates in the past year of 29%. As you can see, these numbers they continue to grow. They will continue to grow. Digital health ultimately when we think about that, having the most relevant online information about your brand so that consumers can engage with your brands in one or in all of these moments.

With that, I'm going to turn it over to Robert Ropars, who I'm sure you heard by his introduction really needs no introduction. He definitely is our subject matter expert here at Harland Clarke. He's going to walk us through those four-digital health check-up points starting off with number one, the check-up of web presence. Robert, it's all yours.

Robert:

We will plunge right in here. As Rachel indicated, web presence is really the first piece of the puzzle when we're talking about overall digital health because traditionally, this has been the key focus of where your brand's story lives. What we're seeing right now is we're in the midst of a massive shift in how and where consumers are seeking answers about brands that best meet their needs, are nearby, and are top rated. The world of search is really changing. As a result, your brand's digital health can no longer depend on just your website. It's neither the soul nor the main source of information for consumers today. The responsibility to keep your brand's facts visible and really consistent across the whole digital universe is paramount.

When you look at mobile devices, digital assistance, and a vast array of digital publishers, maps, and apps out there, they all have copies of your brand details. Your information is scattered in every direction. The good news is that as a local, physical presence that most brands have in the banking industry, that gives you a tactical advantage in the search game. If you're optimized correctly, you can actually amplify your brand and gain online and offline engagement. Search engines, Google, in particular, are focused on providing the best possible local experience to consumers. They have an expectation, as do consumers, that you're providing the most thorough information at all times personalized with a local focus. You can see some of the statistics here, which I'm not going to read through, but you'll see the impact that is having in terms of where people are going and what they're doing.

As the years have passed, the number of touch points and communication channels have increased as has the complexity of keeping your brand's information synchronized and accurate at all times everywhere. It raises the stakes for every brand as you try to maintain the highest degree of customer satisfaction and maximize legion from every possible source. You can see roughly on a timeline here as you get closer to today, the clustering of more and more channels where your information is appearing and where people are interacting with you.

It's important to realize that as many as three out of every four high intense search is occurring outside your website. These are searches of the kind that are done as Rachel alluded to earlier in those moments by consumers indicating they're most likely to act within 24 hours, often the same day, and quite often, right now. The question that brands need to ask is what happens when your information is wrong or outright missing when people are seeking to engage in those moments.

I want to pause here. We have a quick polling question for everybody today. I wanted to ask what kind of changing event are you planning for or have recently experienced? If you could answer in the chat here, we've got: a) merger or acquisition; b) branch closings; c) footprint expansion; d) rebranding; e) other; or f) none. If you'd take a moment to go ahead and indicate which one of those you're either experiencing right now, recently or planning for.

Let's take a look here. I see the answers are starting to come one. Footprint expansion is racing ahead of everybody else, rebranding close behind, as is merger and acquisition, which is certainly something Harland Clarke has seen quite a bit this year, a ramp up in that. It looks like footprint expansion's going to the top choice there in terms of what people are doing, followed by rebranding, and other, and a tie for merger and acquisition and branch closings. Excellent, thank you so much for participating in that quick poll. That dovetails nicely into our continuing conversation.

When we look ahead in terms of where things are going related to that, the biggest piece that we're seeing here is a major source of missing, inaccurate, and duplicate brand information is M&A activity. When you acquire and rebrand in other brands' locations, it's a major consumer disruption that can impact satisfaction, and risk attrition, and lost opportunities. The other piece of that is when you're expanding into a new market which is in the same effect creating your brand's story in a new place where it didn't exist previously.

The way I look at it, I think of a fully realized brand story like a completed puzzle. When it's finished, you see the full picture. Each fact about your brand and its

locations, and the people at those locations, your professionals that work there, is a piece of that puzzle. You must ensure its complete at all times so you can see that full completed picture. If you start to remove pieces, you risk giving consumers a view that is at best incomplete, but at worst, is going to be confusing and detrimental to your brand.

The next piece of that as we talked about those puzzle pieces is the digital knowledge about your brand. Brand knowledge management success is determined by so much more than just your name, address, and phone, which is often in the past been referred to as your NAP information. The puzzle pieces include all the attributes that defines your brand including physical locations, hours, the products, languages spoken, wheelchair accessibility, all those kinds of things. It isn't just for branches and ATMs, which are critical, but as I mentioned previously, it's also important for you to optimize your professionals: your loan officers, your wealth advisers, insurance sellers. All of those things make up who your brand is at a local level at those different locations that you have.

When you have all the puzzle pieces in place, and consumers see your brand's full picture, you're ensuring optimal brand awareness, accountholder satisfactions, and you're promulgating prospect interest. All of this will give you the edge when competing where it matters most at a local level. When they can find you and start engaging, that triggers more visibility in search results and from that more engagement. It creates a cycle of increased brand awareness and action that builds upon each other making your brand ever more relevant in local search.

This is particularly true now that voice search is a growing reality and consumers are getting a single best answer versus thousands of blue links to consider. Intelligent devices such as Google Assistant, or Alexa, or Siri know the best-rated brand with the thing they're looking for that's physically closest to them. If your information is optimized and in sync, your opportunity to be that best answer increases dramatically; if not, it's your competitions name the consumers are hearing.

That then speaks to the next piece of digital health: customer experience. Being thoroughly present is critical to maintaining accountholder satisfaction, fighting attrition, and gaining optimal exposure to prospects. Your mission is to manifest brand awareness, especially during M&A activity or when you're entering a new market. How will you signal the people in proximity to your new branches, who you are, and what you offer? It's imperative that you have the right tools to

saturate the physical and online worlds to expedite recognition and engagement. When consumers can find you no matter which path they take, and there's hundreds of them out there now, you're mitigating the risk of losing contact with them.

Now, we've discussed that your brand story goes beyond your name, address, and phone number. Looking even broader than your basic attributes, there are additional considerations. Over time, you'll have new products, and rates, your professionals will come and go, and your hours can change drastically especially when there's inclement weather, branches open and close over time. In addition to having your information synced on the digital publishes that are out there, you should be following best practices and adding and maintaining all of this transient information.

That can be amplified by making sure that you have individual pages for your branches and professionals. Those pages give you a perfect place to promote your ratings and reviews from accountholders, coordinate offers sent via traditional marketing channels such as direct mail, email, or digital display. They also amplify your local presence above and beyond appearing on Google, Bing, Facebook, etc. When you think about someone doing a search in a local area, they're going to have the possibility of finding you when you're all correct online, your branch, the ATM, possibly mortgage loan officer or wealth adviser, all of those are extra signals to the search engines and the map apps out there that you exist, that's where you are, and that's what you do, and what you offer.

At this point, I'd like to ask another polling question. When it comes to brand knowledge management, what areas are you wanting to improve? Do you want to: increase phone calls, site and branch visits; monitor and respond to online ratings and review; manage rebranding of M&A locations past, present, or future; gain insight into search ranking and brand visibility; increase the reach of product and service promotions; or improve operational efficiencies, reduce the workload for your internal team?

If you could take a second to indicate that in the poll. Let's see here. Looks like increase reach of product and service promotions is running ahead here. Yeah, that's way far out ahead. I'll just give it another second here. Let's see here. Gain insight into search ranking and brand visibilities is a strong second. Then increase phone calls, site and branch visits. Okay, looks like we've got everybody that's responded that's going to, so we can go ahead and close that. Increase reach of product and service promotions was number one there.

As part of that, which fits perfectly with the fourth item on our pillar of digital health check-up is performance. How would you know that what you're doing is

working? In the end, the proof of digital health really lays in the data. Measuring not just your marketing ROI, but acquisition rates, the cost per acquisition, etc. That's really critical to monitoring your overall digital health. If your digital presence is optimal, you should be seeing an impact on attrition, an increased prospect engagement, your performance numbers around calls to your call center or to your individual branches and loan officers should be going up, your online application should be increasing, and you should be seeing an increase in foot traffic and other key metrics that provide visibility into your ongoing success.

That's basically that you've got the complete digital brand puzzle. When you have gaps, that's where there's obviously room and challenges to improve. You need to know where you're at currently and then implement solutions that address your gaps and then measure the results obviously to get a full picture of your success, and be flexible to be able to pivot, and test, and learn, and adapt as time goes on.

Social media's obviously a core component for monitoring consumer sentiment, engaging with those consumers, and promoting in tandem with your traditional marketing channels. Having a fully realized digital presence gives you peace of mind that as consumers leverage a social media platform of their choosing such as Facebook, they can find not just your brand, but your individual branches and professionals. One key recommendation besides having pages on your site for your branches, and for your professionals in ensuring that on Facebook, Google My Business, Bing for Business, that you're doing the same thing; again, amplifying that local signal. It's imperative that brand information is present, that you're controlling it, and that it's in sync across all those other platforms. In all those different places, you have the same information that's a truly consistent view of your brand's story, and the information removes any impediments – hard to say on an afternoon – impediments to consumers finding you and choosing you over your competition.

When you have all of these things working together in tandem, that gives your brand the best path to realizing success in being found online and in the physical world. Your marketing efforts will be performing at maximum capacity, not just from opening and click rates, but providing a seamless brand interaction regardless of the path the consumers are taking upon receiving your direct mail piece, and email campaign, or if they see a digital display banner ad. Then you can be assured that consumers can click, call, or drive to a branch, connect with your brand, and not end up reaching a wrong number, or a branch that's currently or permanently closed.

I hope this has been a helpful overview. I would love to open up the conversation now to have questions from the audience. I just wanted to say I appreciate your time today. Let's see what questions we have that I can help address today.

Rachel: Great, Robert, we've had a couple of questions come in. I will encourage since we are doing so well on time for those of you out there to not be shy and submit additional questions. We'd love to answer anything that you can ask us today. The first question that came in, Robert, says, "We're doing paid search and it's working, so why should we worry about local or Advantex Search?"

Robert: Great question, and sometimes as we have conversations with our clients, they're seen as almost a competitiveness to that or a threat to that. Obviously, paid search is something that's been around for a long time. It's very reliable especially in terms of budgeting and calculating ROI, so there's a comfort level there. In the real world, that's harnessing about 20% of search activity if you use the 80/20 rule. About 80% of people are staying on the first page of results and then probably about 80% of them are clicking on the local organic things.

When you look at the paid search, it still has a benefit; obviously, it still has a place. There are tools that you can use to see how you're ranking for various keyword searches and be able to harness and refine your budget so that you're not overspending on things where you already own that word or phrase in that market and be able to tailor it to focus where you need to. They're still important today, but really the local organic search, especially when you get into voice search, and coming up with the best answer kind of a thing, it's really going to be dependent on making sure your local organic information is correct and present.

Rachel: That makes total sense, Robert. Next question, "If we haven't been doing anything, there's no harm in waiting until 2019 to discuss, right?"

Roger: This question comes up quite a bit. Especially there's a lot of clients we're working with right now who've engaged and started really diving into M&A activity and saying everything's on hold until next year. Especially when you're doing M&A activity, when you know you're going live, having your information optimized and cleaned up online, in sync with that, using the right tools, there's no better way to ensure you've got that perfect customer experience and the brand recognition, especially if you're going into a new market. I've worked with several clients that are going into new markets this year. You're creating your brand story at a whole new place that may have absolutely no idea who you are.

Then you add on if you're doing an acquisition, you're taking over a brand that people have gotten used to. While it'd be easy to line things up in a row, I would argue that especially if you're going into new markets, especially if you're doing M&A activity this year, while some things logically need to be on hold, getting your online presence correct, especially at the moment of conversion to the new brand, or the new branches go live, that's critical and should not wait and be delayed because you'll start losing benefits from that. Just real quick, I'll interject one thing. M&A, I mean merger and acquisition; there was a question about that.

Rachel: Yeah, we've had lots of questions come in; love to see these coming in. Next question, "Is the customer experience job duty in the marketing department?"

Robert: Not always. It varies in particular on the size of the financial institution. I've seen that within the marketing group, but there's often a customer experience team, especially in the higher end of the larger FIs have a whole division that will be just on that customer experience monitoring everything: rating, reviews, social media, all that kind of stuff. It really varies by I would say type of institution and size. It could be within the marketing group, but I would say that's generally probably more on the smaller side of an FI. It does vary quite a bit that I've seen.

Rachel: Great, next question. "Are there particular social media venues that we should use?"

Robert: I would say in particular, at a bare minimum, besides getting your information correct on Google, there's about 70 to 100 digital publishers that they cross-reference that you need to be accurate on. In terms of social media, Facebook for sure. Facebook is emulating Google My Business to be a place for people to find businesses. One big problem that we see frequently, they let people check into – and let's be honest, in the financial industry, they're probably going to be complaining.

They go ahead and check in. If you don't have a page set up for your branch, and I go there, and I have a bad experience, I want to complain. Facebook will let me create a page for your branch. Then Rachel goes there a few weeks later, or a few months later, and let's say she has a bad experience. She goes to look, oh Facebook shows me here's the page. You start having a stream of uncontrolled dialog occurring where people or consumers are complaining about you. If you're not pursuing, monitoring that, but also controlling that, you're losing that visibility and missing opportunities to improve potentially issues with a branch.

I would say Facebook because of its growing prominence in usage; that would be definitely number one. There are tools of course for listening to the other social media interactions whether it be Twitter or Instagram. Instagram is

important to monitor. We've seen, it's sporadic, but there are people who have bad experiences with a financial institution and will go out of their way to post awful picture and tag a location, on some cases do multiple locations. That's something you need to be cognoscente of and be able to monitor.

Rachel: Great, and Robert, outside of Google Analytics, and Twitter, and Facebook being some of the platforms that certainly have measurement tools tied to them, what would be some other tools or favorite tools that you would recommend for measuring results?

Robert: Definitely Google Analytics. Definitely a solution that would use some kind of data visualization whether it's Gomo or Tableau, so that you can actually not be looking at spreadsheet; no offense to be people that are into spreadsheets. Being able to visualize trends over time, I think data visualization is a huge one. Google Analytics is probably the easiest for most people to interact with, and has the most available tools, and is a logical tool to use to monitor everything. Those would be the big ones for me. I definitely would start with Google Analytics for sure.

Rachel: That's great. Along those same lines, what steps can you take to optimize for voice search? This is a question I know a lot of our clients have been asking us.

Robert: Absolutely, and that could be a whole other call just on that. In the short answer – it's an evolving question and answer. The short answer is, and as a law, especially in the financial institutions that we work with where the content on the site may have been put together years ago and really isn't continually updated or it's sporadically updated. What the machines are looking for is content that answers natural questions because what we've evolved from is somebody typing some keywords on a desktop in a search engine bar and getting thousands of links to not just asking questions, but now people are actually starting to ask natural questions. They're treating Alexa, and Siri, and Google Assistant like a person that they're talking to.

To me, I visualize it like, and this is going back years, how you worked at a library. There was a reference librarian in the old days. You're working on something, you go to the reference librarian and ask for an answer. They go research it and come back with the answer for you. That's what we've gone back to now is a digital reference librarian if you will. It's always with us on our phone or the devices we have in our home. Part of that is just looking for content that's able to answer what's known as a natural language question because people are actually asking a question like to a person.

If you're content, and especially the older it is and if it hasn't been updated in a long time – SEO practices over time have evolved, but there always was that

tradition of just keyword bombing your website with all kinds of keywords. You really need to look at your website. That's something that we've engaged with clients on to go through the pages and see how can the content be evolved so that if somebody's asking a question, a common financial related question, that Alexa's going to see your site, that you're local to the person, and say, oh you know what? This bank or credit union has the answer I'm looking for and I'm going to provide that.

It's really about evolving the language of your site and the content of your site to be more informative and more – and it's a hard thing because there's a certain way the websites are written and the way content's written. Look at content on your site as more of a natural language view. That's definitely something that some of our creative services team really has to dig into with a client and help consult on that kind of thing because it's definitely a shift away from where website content traditionally has been created.

Rachel: Very helpful, Robert. I know you've touched on this in some of the talking points, but if you could elaborate on how has digital impacted the determination of branch trade areas which historically have been influenced by distance to the branch and number of competitor options within the journey to your branch?

Robert: Sure, the biggest change started well over a year ago now. Google started factoring ratings and reviews into its algorithm, which by industry estimates they update and tweak to some level whether minor or major four times a day. They never tell you exactly what they do. They make broad recommendations. Typically, if Google recommends something that's them telling you that's what they want you to do. They began factoring ratings and reviews into how they rank search. It's not just that you've got ratings and reviews, and these are ratings and reviews that not only that are happening out on Google and Facebook and Yelp, and Foursquare, but they're putting huge emphasis on you asking your accountholders to review you, and you having that transparent ratings and reviews on your website, and pages for your professionals and for your branches.

If you do that, that's known as a first-party review. Google actually will reward you especially if you ask all of your customers for a review and all of your members of your credit union. You typically are going to get a higher review from your current accountholders than you would perhaps just randomly out there. It's something we see that financial institutions typically have fewer reviews than most businesses out there, other verticals, and they tend to be negative, and not very many quantities. They're looking at the quantity of reviews, the quality of the reviews, and the recency.

If you have a lot of reviews, a lot of them are recent, and they're a good number, and there's two branches of a financial institution, two financial institutions in one zip code let's say, and I'm in the neighborhood. There's two banks or two credit unions nearby. I do a search. I'm looking for the best place to get an auto loan or best place to open a mortgage or refinance my mortgage. Google and the other search engines are basically going to in the flash of a second there look at where you are, who's close by, look at how they're ranked and rating reviewed, what they offer, and then make a decision and give you back the best one, and sort them in that way, or if you're talking to Alexa or Siri, tell you one that's closest is better. It's had a huge impact. It's really putting the emphasis on brands to make sure that you're constantly asking for that consumer sentiment and disclosing it. I know it hurts, but even the negative on your website because that transparency and that honesty will be rewarded.

Rachel: That's great. Additional question, Robert. What tools would you recommend to find the best keywords for your SEO strategy?

Robert: Oh, great question. There are tools that we have available through our partner and through that. Just in general terms, Google Trends is a great tool. It's free; anybody can use it. I love the fact that you can try and compare different keywords and phrases. You can do different sliced and diced in terms of geography, but also in terms of time. You can look at a longer time or a shorter time.

Google Trends is probably a really great place to start so that you're able to take a look at what's trending on Google is a good search; 60, 70% of searches on Google these days. Bing actually did eat into that a little bit. Google's a great place to start with that. Then like I said, there are tools that we are aware of and have access to through our partners that can help target that. Just as a good starting point, I would start with Google Trends.

Rachel: That's great, Robert. You mentioned partners that Harland Clarke works with. What can our friends on the phone be thinking about in either how they should choose a best supplier or thinking about Yext, how we've identified Yext as a supplier for Harland Clarke in this space in being the best in class and leader in the industry?

Robert: Yeah, absolutely, we've been working with them for a few years now. We're a preferred partner in the financial space with them. As I mentioned, they have a tool, Competitive Intelligence, that lets you enter in keywords and competitors and see how you rank at the moment. You can track that over time. We touched a little bit earlier on the content and improving content.

Just as an example, working on a project right now where we've taken that tool to see where the bank is ranking for certain keywords that are important to them, how they are against their competitors. Our creative services team is working with them to refresh their website content, so in tandem with using the X-Platform to make sure their basic information is correct everywhere and that they're gaining traction across the digital universe so to speak. We're taking up that next step level of dealing with voice search impact by starting to look at redoing their content with them. I see a question about verticals I mentioned. Just real quick, verticals meaning financial, healthcare, retail, food, the different industries that are out there.

Rachel: Robert, I know one of the things that I've heard in several client conversations has been the ability to find where those errors reside whether it's hours, locations, mortgage loan officers, and be able to correct those immediately. How important that is to really be able to identify them one and then have those corrected within 72 hours. I think as you're thinking about suppliers for your own financial institutions, keep that in mind, too, the ability to identify where those errors may reside, and how quickly they can also be corrected, and then continually maintained from that point as well. Robert, one other question for you. Feel free to keep them coming. How do you stay up to date on search engine trends? Do you have a favorite blog or podcast that you are a regular listener or viewer of?

Robert: Not podcasts at the moment. I just recently started to get into podcasts. Again, I look at Google Trends. I'd say the site I probably reference the most right now is – not that I'm stuck on Google, but they have a lot of great stuff, it's Think with Google. They have a great website devoted to all the trends and search, and artificial intelligence, machine learning, and all of the things that are driving really impacting the devices that we're starting to use to search to get our answers today. I probably spend most of my time on that. I have a lot of keywords set up on *Google News* for news alerts. I'm constantly diving into there. *Business Insider*. Actually, there's a UK news site, *The Guardian*, their newspaper over there, they have a fantastic online site. Their tech site is actually really good and it gives me a global perspective of what's going on as well.

Rachel: I learned something new about you, Robert. I don't see any other questions that have come in. On behalf of Harland Clarke and BAI, I want to thank all of you for spending a part of your day with us. I know it's time out of your busy schedule and certainly appreciate having you on the phone. I'm going to turn this back over to BAI now to follow up on some last-minute items.

Matt:

Thank you, Rachel and Robert, for sharing your expertise and insights with us today. Before we go, I'm going to encourage you to take a few minutes to fill out the survey that should be live on your screen now. Okay, thank you all for joining us today. A quick word about our upcoming event. Registration is now open for BAI Beacon taking place October 9th through 11th in Orlando. Register by the end of July and save 30%.

As a follow up to today's session, you'll receive an email within 24 hours from BAI that will include a link to a recording of today's webinar. I encourage you to share the link with your team or others who might benefit from the insights shared today. You can learn more about BAI and other thought leadership opportunities on our website, bai.org. With that, this concludes our session. Thanks again for joining us and enjoy the rest of your day.