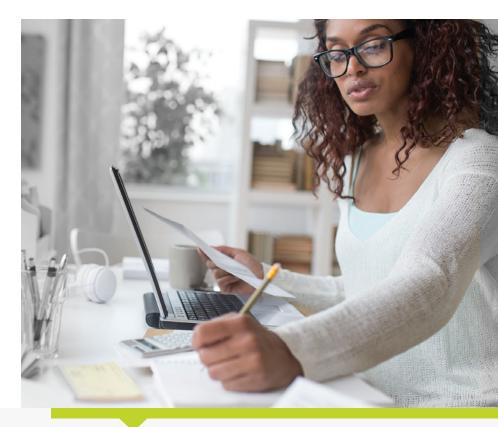
## Business and Personal Check Programs

# Deliver a Check Program for the Way Consumers Do Business Today

Consumers have changed the way they purchase items — including checks.

> Harland Clarke



One-time history load + ongoing new account files

O Marketing to secure the first order

Marketing throughout the customer lifecycle to grow and retain

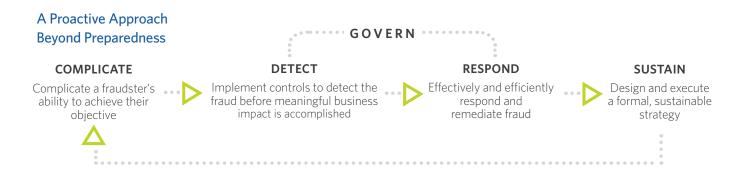
Full program management

Harland Clarke check programs are designed so that everyone benefits. It gives consumers the freedom to purchase checks their way, and relieves your branches of the burden of check ordering.



# Industry-Leading Data Security

We take your security, and the security of your customers seriously. With leading-edge security practices and unmatched security elements, you can feel confident that your sensitive data is being handled responsibly.



## Mobile Deposit-Ready Security Features

Our mobile deposit security features provide today's customers with the innovation, safety, convenience, and peace of mind they need.





**Deposit**<sup>®</sup> Icon Icon that tells customers their checks include

mobile deposit fraud prevention features.

Photo Safe

#### ImageMatch<sup>®</sup>

ImageMatch verifies that the front and back of a check belong to one another. Harland Clarke checks include account number, check number and personalization on the back of the check, reducing the chances of fraudulent duplicate use of an endorsement for multiple checks.

1234,56,789 101 1234,56,7890 YOUR NAME	T ORIGINAL		•	ENDORSE HI	
Security Features exceed industry standards and include: • Inaplication <sup>10</sup> . Motifolg account and check number • Individual account and account and account and account • Holising account and account account account and account • Individual account account account account account • Ina Security Maxwell Pattern achieves account account • Ina Security Maxwell Pattern account account account • Inaplication account account account account account account account • Strom Statis and colored spots appear an beath front and back • Inaplication account	ORIGINAL IAL DOCUM RIGINAL DOCUM IGINAL DOCUM GINAL	HERE IF NOBILE OR REMOTE DEPOSIT			

#### MobileMark®

A checkbox that allows customers to keep track of checks deposited via mobile deposit capture and helps avoid unintended duplicate deposits of the same check.

## Fraud Protection Standard With Every Check Order



White-glove dedicated assistance from certified fraud recovery specialists in the event of check fraud, checking account fraud or identity theft.

**Beyond the Check:** CheckArmor offers assistance for fraud committed through ATM or debit card usage, bill pay, tax fraud, medical fraud, and more.

# Better Branding and Relevant Messaging

Your checking account is branded. So shouldn't your check package? Our innovative check delivery packaging doubles as a hard-working custom branding and cross-selling tool.



**Custom CheckFolio**<sup>®</sup> Your design. Your message. Your way.



With **custom check designs**, the possibilities are limitless.

No minimum order size



**Custom messaging** turns CheckFolio into a powerful, low-cost marketing tool.

# A Superior Packaging Experience



How does the check package make you feel about your financial institution?

"They care about making my life easier."

"They are innovative and care about their customers."

"They want to gain my trust."

# You Can Count On Harland Clarke For ...

## True Collaboration

Our relationship teams work alongside you to achieve a successful check program.

## PROGRAM MANAGEMENT Highly tenured account team

Highly tenured account team oversees daily operations

### REGULAR DATA AND BUSINESS REVIEWS

Performance reporting to ensure the ongoing health of the program

### ANNUAL ACCOUNT PLANNING

Understand your goals, budgets and growth plans to prepare for the future



## **Easy Conversions**

Harland Clarke converts millions of customers and thousands of branches each year. Client Implementation is our client-facing change management team.

## CLIENT IMPLEMENTATION TEAM

### **COLLABORATION**

We provide a collaborative approach and partnership to each project

#### TIMELY COMMUNICATION

Project managers know when and how best to provide the right communication to you at the right time

### CONTINUOUS IMPROVEMENT

We are always looking for ways to improve our processes

#### PROVEN EXPERIENCE

Experienced project managers enable clients to effectively manage the changes with minimal client resources

Harland Clarke's Client Implementation team managed the largest bank conversion in U.S. history.

## A Better Customer Experience

Customers enjoy an excellent check buying experience every time with innovative features like:

Fresh and intuitive e-commerce site

Multichannel order history for a consistent customer experience

## Mobileready ordering



With Harland Clarke, check reordering is mobile-ready and WCAG AA-compliant.

\*Available on personal check orders

#### **Quality Customer** Interactions. Every Time. Our highly trained and knowledgeable contact center team act as a true extension of your brand. • Live agent Highly Live chat skilled sales & service IVR Chatbot $\widehat{\phantom{a}}$ Π Multilingual Millions Check order support Extensive financial services Customer-first Conversion assistance experience attitude • Check recapture Satisfaction surveys • General banking services

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= 10 ORDERNY

Need More Checks?

#### We're Invested In Your Success Harland Clarke continues to lead the industry through our investment in check innovation and technology. Photo Safe Deposit, Improved MobileMark MobileMark<sup>®</sup> and **CheckFolio**® patented ImageMatch® to improve mobile and robotics Custom for improved remote deposit deposit security technology CheckFolio capture security 2014 2012 2016 2017 2018 **\$100M+** investment Color 3-Click in Canon<sup>®</sup> Océ **Check-pad** Ordering for faster, more **JetStream**<sup>®</sup> Messaging convenient technology · reordering

Find out more about how Harland Clarke's Business and Personal Check Programs can help your financial institution engage and delight your customers.

white paper in, color paper out and single-pass front-and-back printing

> Call 1.800.351.3843 Email contacthc@harlandclarke.com Visit harlandclarke.com

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