



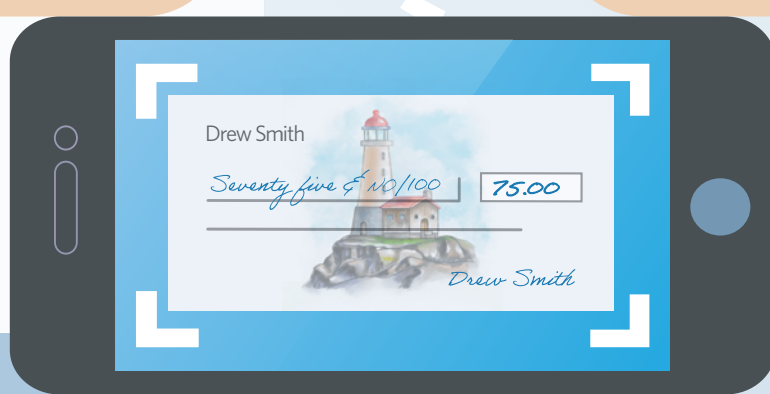
Americans embrace mobile banking.

Many changes to consumer behavior will be attributed to Covid-19. Perhaps none more than banking from their phones.

50% increase in mobile banking engagement since December 2019¹

200% increase in new mobile banking registrations²

85% increase in mobile banking traffic³



Branch closures, ATM touchscreen hygiene, and the issuance of **Coronavirus Checks** under the Payment Protection Plan *accelerated mobile check deposit awareness and usage.*

54% used mobile check deposit in the past year⁴

52% said mobile check deposit was one of the **most important** mobile banking features⁵

About **5 million** is the number of checks the IRS can process and mail out weekly⁶

Fraudsters and scammers call this **"OPPORTUNITY"**

Raising fraud concerns among consumers.

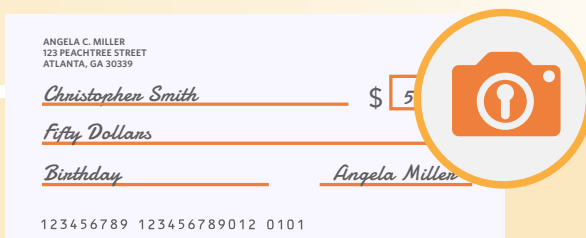
Covid-19 scams have cost more than **18,000 Americans** a total of **\$13.4 million**⁷

\$432.4 million in fraud reported to the FTC through the end of March 2020⁸

22% of consumers surveyed said **they would use mobile capture more frequently** if they had better assurance that their checks had been deposited securely⁹

You can count on Harland Clarke.

Our standard and high-security checks for personal and business accounts are designed with up to **30 state-of-the-art security features** including **three exclusive features** of Harland Clarke Checks that protect against mobile check deposit fraud.



Find out more about how Harland Clarke's Check Security Features provide safety and protection your customers can count on.

call 1.800.351.3843
email contactHC@harlandclarke.com
visit harlandclarke.com/ChecksCX

¹ "Financial Behavior & Spending Amid COVID-19," MX Technologies Inc., 2020

² Sheng, Ellen, "Coronavirus crisis mobile banking is a shift that's likely to stick," CNBC Tech Trends, May 27, 2020

³ Koetsier, John, "Banking On Mobile Up 35-85% Thanks To Coronavirus (After 1 Trillion App Opens In 2019)," Forbes, April 15, 2020

⁴ Cornerstone Advisors, 2020 Mobile Deposit Benchmark Report, Fourth Annual

⁵ Ibid.

⁶ Tuttle, Brad, "When Are Paper Stimulus Checks Being Mailed?," Money, May 19, 2020

⁷ Iacurci, Greg, "Americans have lost \$13.4 million to fraud linked to Covid-19," CNBC Personal Finance, April 15, 2020

⁸ Tableau public

⁹ Cocheo, Steve, "Key Customer Experience Trends in Mobile Photo Deposits," The Financial Brand, February 25, 2020