

Delivering Value

An industry magazine for clients of Harland Clarke

January
2009
Volume 4 Issue 1

Economists Forecast Financial Crisis to Maintain Grip Through 2009

Industry experts offer banks and credit unions advice for weathering the storm and reveal opportunities ahead

By the Numbers

1 in 4

The estimated number of financial institution branches that are not profitable (page 5)

11%

Percentage of small businesses that rely on financial institution loans to start or acquire their businesses (page 6)

\$1.9 trillion

Sales generated by women-owned businesses in 2008 (page 8)

16%

Forecasted compound annual growth rate for marketing automation technology through 2010 (page 10)



Without a crystal ball, nobody knows for sure what new twists and turns the global financial crisis will bring in 2009. Fortunately, experts on the economy have weighed in with forecasts that may help financial institutions weather the storm. *Delivering Value* elicited predictions and advice from two noted experts: Chris Nichols, president and CEO of Banc Investment Group LLC, the capital markets arm of Pacific Coast Bankers Bancshares, and Steven Rick, a senior economist with Credit Union National Association (CUNA).

Their opinions may help provide your bank or credit union with a compass as you navigate a course for the coming year.

Nichols is blunt. "The economy will continue to significantly deteriorate in 2009," he says. "This will permeate banks' balance sheets and financial statements, making it a very challenging year." However, he believes banks with quality management teams can rise to the top if they manage credit exposure and focus on gathering non-interest-

sensitive deposits. "Banks with the proper reserves, cost structure and asset-liability position will do exceedingly well," he says.

Rick concurs. "The U.S. economy will go through a recession in the first half of 2009, the duration of which will be longer than the past two, due to greater imbalances in both the housing and debt sectors." He also cites the climbing unemployment rate. Yet, he sees a silver lining. "Credit unions are well-positioned because they don't need to

Leadership Letter

Activating Potential Through Diversity

Potential is a quality that, left untapped within both individuals and organizations, is difficult to measure — but it can help achieve significant results when activated effectively. A key component of the value we deliver at Harland Clarke is helping our financial institution clients activate their potential. We do that internally as well, applying similar principles to our own people, processes and systems.

One way activating potential takes shape across Harland Clarke is through our commitment to diversity management. As an organization, Harland Clarke embraces the many dimensions of diversity — including family status, generation, tenure, social styles, experience, gender,



abilities, race, differences in thought and more. We are committed to leading based on requirements rather than personal preferences. This commitment is demonstrated when we hire and retain talented employees with a variety of backgrounds, capabilities and perspectives to lead the innovation that helps financial institutions succeed in the face of increasingly competitive market conditions.

In this issue of *Delivering Value*, you'll read more about how diversity helps drive innovation and, ultimately, growth. Although growth opportunities may seem limited in the current economy, our cover story offers advice from two industry experts to help financial institutions weather the economic climate forecast for the year ahead. If you have considered scaling back your small-business marketing efforts to help cut costs, you may want to rethink that strategy after reading our business-to-business article. And our Solution Spotlight offers insight into how Harland Clarke Marketing Services' automated solutions can help you make the most of your marketing budget with creative, customized and targeted messaging.

While many companies feel the pinch of a challenged economy, there are always those that manage to perform well amid adversity. Top-performing organizations are increasingly harnessing diversity management as a means to drive innovation, maintain their competitive edge and deliver value in any economic climate. Harland Clarke plans to continue doing these things, for ourselves and for our clients, well into the future.

Sincerely,

David W. Porter
Senior Vice President, Human Resources
Harland Clarke

Executive Spotlight

David Porter is a member of Harland Clarke's executive management team responsible for Human Resources. He has held roles of general manager and senior vice president of finance. Prior to joining the company in 2003, he was a leader at Cessna Aircraft and Bombardier Corp. David holds a B.S. degree in accounting from the University of Florida and professional certifications in human resources, management accounting, and financial management.

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Executive Editor: Mark Harris
Associate Editor: Jeb Cashin
Managing Editor: Gaye Humphrey
Copywriters: Kristen Quirk, Robin Bernstein
Design: Harland Clarke's *DesignCenter*

We welcome your comments and suggestions.
Contact us at dv-editor@harlandclarke.com.

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Flat marketing budgets give rise to a new and better way to produce creative campaigns.

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worry about stockholders," Rick says. "Their focus on building net worth provides a cushion in tough times."

Nichols believes the government's efforts to jump-start the economy will help soften the blow. "A recovery won't happen as fast as the media wants," he says. "But we're moving at light speed compared with other countries. What our government has accomplished in several months has taken other countries several years."

The Emergency Economic Stabilization Act of 2008, which established the Troubled Assets Relief Program (TARP), provides financial institutions with access to inexpensive capital. And boosting capital and liquidity will be important strategic initiatives in the year ahead. According to a forecasting survey by *The Wall Street Journal*, government action is a reason some economists see the landscape eventually improving; nearly two-thirds of respondents said TARP is helping.¹

"What our government has accomplished in several months has taken other countries several years."

"It makes the industry more efficient at gathering deposits and assuaging account holder fears," says Nichols.

Other promising news comes from a survey conducted in October by the Association of National Advertisers (ANA), which found that, despite the financial squeeze, marketing budgets are showing surprising signs of bullish resilience. *BtoB: The Magazine for Marketing Strategists* reports 27 percent of advertisers and agency executives polled by the ANA planned to increase their budgets in response to the economic downturn, while seven percent were making no changes.² Of the remaining 66 percent, half were reallocating marketing dollars, and the rest were

cutting budgets. That same article referenced a survey conducted by the research firm Marketing Sherpa, which found nearly half (48 percent) of larger business-to-business marketers planned to invest marketing dollars specifically in Web 2.0 applications. (See bullet five in the accompanying article, "Top 10 Strategies for Weathering the Storm." Also see our Solution Spotlight on page 10.)

CUNA's Rick sees growth opportunities for financial institutions, despite the coming year's grim economic forecast. "This is a chance to scan your market area and pick up branch locations," he offers by way of example. "While others are contracting, this is the time to be aggressive and expand."

Nichols agrees. "Although 2009 will present its challenges, it actually offers more opportunities for quality institutions."

Top 10 Strategies for Weathering the Financial Storm

Chris Nichols recommends these 10 strategic initiatives to help financial institutions emerge from the financial crisis in good shape

1 Preserve capital and liquidity.

We don't know how bad the economy is going to get, so 2009 is about survival. Make sure the basics are covered. You need the right capital levels and the right liquidity. You must manage both in order to survive.

2 Manage credit.

Earnings are correlated to the quality of credit on the balance sheet, so managing that risk is central to an institution's survival in 2009. Focus on testing your portfolio for credit stresses, underwrite more selectively, and emphasize



diversification and pricing efficiently. And continue to focus on gathering inexpensive deposits, particularly checking accounts.

3 Define your value proposition.

It's not about rates; it's about service and value. Banks and credit unions must decide where they derive value and what it means to the marketplace. Can you articulate that value and execute the value proposition? Can you protect it from competitors? Simply offering high CD rates doesn't build value and banks won't have the margins for that in 2009. Instead, focus on building your brand. Does it mean shorter teller lines? More specialized products? Staying open seven days a week? PNC Bank's "Virtual Wallet" and Bank of America's "Keep the Change" programs are excellent examples of how to define a value proposition. The financial industry has typically been very traditional in its marketing, but you can't excel in defining value if you don't walk the walk.

4 Slash overhead.

Examine your branch structure and close those that are not efficient, which will boost your institution's overall profitability. As of August 2008, some 28 percent of branches were not profitable, and regional banks and smaller institutions especially need to put systems in place to know which branches must go. Otherwise, the marketing budget is the first to get cut, which is usually a mistake because building a brand is so important today. Instead, quantify your marketing tactics and support the programs that get a good return. Both efforts will go far to improve profitability.

5 Take advantage of technology.

Expand cash management products (such as sweep accounts), online tools and, for business account holders, remote deposit capture. Technology is an efficient and

inexpensive way to get closer to the account holder. It doesn't involve a huge capital outlay. Yet financial institutions have not been as forward-thinking as technology companies and retailers in this regard.

6 Think like Wal-Mart and Target.

Bankers are good at managing credit and deposits, but not as good at selling them. That's because they don't tend to hire based on sales skills. The sales stream for bank officers pales in comparison with those of pharmaceutical reps. Even Starbucks baristas are likely to get more sales training than many bank employees do. Just as Target sells consumer products, banks and credit unions sell financial products and advice. So, think like a retailer. Hire not for financial expertise, but for superior sales ability, because it's easier to teach banking knowledge than it is to teach sales skills. In addition, offer sales training, and put systems in place to track the sales process and identify profitable account holders.

7 Limit your metrics.

Focus on a limited number of metrics to measure in 2009, such as earnings per share or credit quality. And make sure the whole organization knows it. With resources stretched to the max, it is better to identify two or three categories to measure, and make those a priority, than to spread your focus thin with too many goals.

8 Segment your account holders.

Determine which account holders are profitable and design marketing strategies to reach them, rather than segmenting only by territory and radius. Instead of a one-size-fits-all approach, tailor products and price accordingly. For example, "platinum level" accounts for small to midsize

businesses are highly profitable, with higher balances, more fees and less rate sensitivity. In fact, business accounts can be a route to profitability in 2009 because they often require more loans and present less credit risk than retail accounts. Targeting specific industries, instead of trying to be everything to everyone, is a valuable strategic initiative during tough times. Then, your value proposition is that you understand the needs of that industry better than your competitors. The strategy is to wean account holders away from rate sensitivity and make them more service sensitive.

9 Focus on account bundling.

This is a fairly new concept that large banks have done well, but which small to midsize banks and credit unions have not fully embraced. It means identifying profitable products and selling more of them by bundling them as customized solutions. This requires training your representatives to probe for the financial goals of the account holder. For instance, account holders may think they want to open a checking account, but what they really want is to manage money for a new business or save for their children's college education. Banks and credit unions need to be proactive in suggesting which bundled solutions would be appropriate. This requires a high level of customer service.

10 Market hope, not fear.

Account holders understandably are worried. Bolster them with your confidence. And remember that now is the time to take advantage of market conditions.

Chris Nichols is president and CEO of Banc Investment Group LLC.

Business to Business

Main Street Marketing

The economy may be down, but now is not the time for financial institutions to stop marketing to small businesses — and Harland Clarke can help



When the economy hits a slow stride, financial institutions often reduce or temporarily halt their marketing efforts as a means of cutting costs. But marketing during an economic downturn can help fuel growth — especially when targeting certain market segments, like small businesses, and leveraging their strengths.

According to Warrilow & Co., an advisory service for enterprise companies focusing on small and midsize businesses, small businesses may have some

...small businesses can react quickly to changes in the marketplace and reinvent themselves as needed.

advantages over their larger counterparts that can make marketing to them in a slowdown a wise choice. First, nearly 80 percent of employee-based businesses and 60 percent of sole proprietorships are self-financed. These entrepreneurs tend to use

their own money, or obtain capital from family or friends, to get a business started or to run it day-to-day. Lending may be tight, but only 11 percent of small businesses rely on financial institution loans to start or acquire their businesses.

Second, small businesses can react quickly to changes in the marketplace and reinvent themselves as needed. If revenue from one customer base begins to drop, a small business can target another within days. With such flexibility and nimbleness, small-business owners are better able to ride out a recession.

In addition, a recent poll from the National Federation of Independent Business shows 44 percent of small-business owners are spending more time

at their businesses today than they were six months ago. With a greater focus on the operational components of their businesses, small-business owners are in the market for solutions that enable their businesses to run more smoothly and that provide security and convenience.

Recession-Proof Businesses?

Warrilow & Co. also suggests some segments of the small-business market may weather the economic storm better than others. For example, businesses driven by population growth — like those in the healthcare sector — will find a need for their services regardless of whether the economy is growing as well. Other businesses find that they have a competitive advantage during a sluggish economy, such

as sandwich shops and delis that offer lower prices than upscale restaurants. Increasing organic growth during these times may come from marketing that is targeted at pockets of strength in specific industries.

How Harland Clarke Can Help

To get the most from your small-business marketing efforts, it is essential to reach the right consumers at the right time with the right message. Harland Clarke Marketing Services' smart solutions can complement your marketing activities and optimize results by tapping into our broad suite of capabilities, including business intelligence-driven strategy, advanced predictive modeling and analytics, world-class production and information security, and contact center expertise.

Harland Clarke also works in partnership with your financial institution to provide the solutions that enhance service and value for account holders. For example, Harland Clarke Business Solutions can help your financial institution offer one-stop shopping for many of your small-business

account holders' needs — from software-compatible checks and forms to security bags and other accessories. When your branch personnel open business accounts, they simply refer your new account holders to Harland Clarke Business Solutions for all their check product and business form needs. It's that easy.

Some benefits of Harland Clarke Business Solutions include:

- A wide variety of products, with enhancements and customized features that help support a small business's brand and professional image
- ValuePacks™ that offer 30 percent savings off individually priced items
- Best-in-class safety and security features built right in to Harland Clarke checks
- Convenient and secure ordering options with dedicated call center product specialists
- Additional time for branch personnel to sell other products and services for your financial institution

For more information about how Harland Clarke Marketing Services can enhance your small-business marketing efforts, or how Harland Clarke Business Solutions can benefit your small-business account holders, contact your Harland Clarke account executive today or visit www.harlandclarke.com.

Sources:
 "The Top Two Reasons Small Businesses Outperform in Recessions," Warrilow & Co., Nov. 11, 2008.
 "Recession Proof? These Small Businesses Will Outperform," Warrilow & Co., Nov. 19, 2008.
 "New Data Reveals How Small Businesses Cope in Bad Times," National Federation of Independent Business, July 7, 2008 (www.nfib.com/object/10_37958.html).

Diversity Matters

Harnessing Diversity to Improve Performance and Drive Growth

When businesses grow, innovation is often a driver. And what helps drive innovation? Diversity.



Stacy Franklin, Harland Clarke's director of diversity management, shared that perspective recently at the 18th Annual Society for Human Resource Management conference in Atlanta. During the strategic session titled "Smart Companies Leverage Diversity," Franklin and her fellow panelists spoke about how their organizations are utilizing diversity management to enhance competitive strength and meet the needs of emerging markets.

To do that effectively, high-performing companies take a holistic approach that harnesses diversity among their employees, suppliers, strategic partnerships and communities. Although differences exist in how organizations define diversity and why they implement diversity management initiatives, the connections between diversity and the business case — and the resulting impact on the bottom line — are becoming more clear.

Responding to the needs of diverse consumer markets requires innovative

approaches to problem solving, decision making, communication, and product and service development. Such innovation is fostered by inclusiveness as well as diversity of thought, skills and perspectives. Harland Clarke values these aspects of diversity and harnesses them to help meet the company's objective to be a market-leading Fortune 500 company through growth and performance excellence. "We believe having a diverse and inclusive workforce is more than just the right thing to do," says Chuck Dawson, president and CEO of Harland Clarke. "It's an important component of our business strategy that will enable us to meet our key business objectives."

Our financial institution clients also benefit from Harland Clarke's commitment to diversity management. As consumer demographics shift, Harland Clarke is better able to deliver the solutions that meet the needs of these diverse groups — contributing to the potential for greater competitive advantage and bottom-line returns for our clients.

Consider these statistics:

- **Women-owned firms account for 40 percent of all privately held firms, employing more than 13 million people and generating \$1.9 trillion in sales as of 2008.¹**
- **African Americans constitute the largest racial minority market in the U.S., with a population of nearly 39 million and \$845 billion in buying power.²**
- **Hispanic Americans compose 15 percent of the U.S. population and have \$862 billion in disposable income.²**
- **Asian Americans represent a population of 14 million and have \$459 billion in buying power.²**

¹Center for Women's Business Research (www.cfwb.org/facts)

²"The Multicultural Economy 2007," Selig Center for Economic Growth, Terry College of Business, The University of Georgia (Q3 2007)

What Does Diversity Look Like at Harland Clarke?

When we hear the word “diversity,” physical attributes such as race or gender often come to mind. Harland Clarke embraces these and other dimensions of diversity, including non-visible factors like family status, generation, tenure, social styles, work experience and abilities as well as the unique skills, characteristics and perspectives of a collective mixture of people.

Harland Clarke views diversity management as the process of

strategically creating and maintaining an environment that naturally enables all participants to contribute to their full potential in pursuit of organizational objectives. This is reflected in the following areas:

- **Workforce:** Attracting, growing and retaining top talent
- **Workplace:** Making decisions based on facts or business requirements rather than personal preferences; utilizing a richer variety of ideas to increase

organizational innovation, efficiency and effectiveness

- **Marketplace:** Continuing to invest in supplier diversity to fuel new sources of support and marketing opportunities
- **Community:** Creating and maintaining strategic local and national partnerships with community and philanthropic organizations



Harland Clarke employees serving their communities.



Solution Spotlight

As Resources Tighten, Financial Institutions Seek New Marketing Efficiencies

Online shopping solutions like WebSmart Marketing™ streamline the process

Marketing managers these days are being asked to do more with less. Limited resources, coupled with flat or reduced marketing budgets, have made it difficult to develop the kind of customized messaging required to meet a financial institution's marketing goals.

"Everyone is knocking on the marketing department's door, asking for help in driving sales," says Sue Schabert, director of program management for Harland Clarke Marketing Services. "But marketing managers are strapped and need a more efficient way to get things done."

One of their main frustrations, according to Schabert, is not being able to react to market conditions in a speedy manner. The production process for creating a sales or marketing piece can take weeks, much of it due to the back-and-forth involved with drafting copy, making edits and obtaining approvals. "This can be a stumbling block if you need to mail a highly time-sensitive item," she explains.

When time is critical, it is important to be able to execute a marketing strategy efficiently and effectively. And there is always a concern about preserving the integrity of the brand. For example, there may be multiple versions of marketing materials,

not all of which are current or even appropriate for a particular account holder demographic. Without a standardized vehicle to ensure a consistent message is communicated, it is easy for someone to mistakenly use the wrong version.

An emerging and popular technology known as "marketing

centralized online library, which is then made available to branch managers and others across the organization who are responsible for driving sales.

"You can pull together a campaign in as little as 30 minutes and have it in the mail within five days," says Schabert.

If you have ever shopped online for invitations or personalized gifts, you already understand how easy and intuitive this sort of web-based technology is.

automation" is proving that the solution for financial institutions is to essentially move their entire direct mail production process online.

Once the creative templates are in place, the typically laborious production process — which, in the past, might have taken weeks of e-mails, faxes, printer's proofs and overnight deliveries — is drastically shortened and simplified. For a smaller institution, the marketing director can create ready-to-print mailings from turnkey templates. A larger bank or credit union might choose instead to create customized templates and store them in a

As Easy as Online Shopping

Not surprisingly, marketing automation technology is becoming increasingly popular. According to Winterberry Group LLC, more than 82 percent of developers say customer demand for this sort of technology has increased during the past year. And Teradata reports that marketing automation technology is one of the fastest-growing customer relationship management areas, with a forecasted compound annual growth rate of 16 percent from 2006 through 2010.

It is easy, then, to understand the appeal of a web-based marketing solution that enables marketers to quickly and efficiently create, manage and execute campaigns online in a matter of minutes. (See the accompanying sidebar, "WebSmart Marketing™: What Is It?")

If you have ever shopped online for invitations or personalized gifts, you already understand how easy and intuitive this sort of

WEBSMART MARKETING™: What Is It?

Five Facts You Need to Know

The WebSmart Marketing solution from Harland Clarke Marketing Services provides:

1. Creative campaign development

Your project is managed online, eliminating endless printing and faxing of proofs. E-mail notifications keep you on schedule, and the entire process is archived electronically.

2. Digital asset management

All collateral, text, images and video are stored online in a centralized library, making it easy to find what you need and virtually eliminating the chance of using outdated materials and messages. This ensures the consistency of your message and the integrity of your brand.

3. Execution on demand

Fast and flexible, WebSmart Marketing enables you to easily browse templates, personalize messages, save work in progress, upload mailing lists, view proofs and submit orders. Printed materials are in the mail within days instead of weeks.

Banks and credit unions with smaller marketing budgets can use WebSmart Marketing as a **turnkey program**, with standardized templates for postcards, brochures, coupons, self-sealers, inserts and letters. Larger institutions, or those with more complicated marketing needs, can use the **tailored program**, which includes design consultation for highly customized creative materials that reflect your brand.

Use WebSmart Marketing for offers on:

- Auto loans
- Home equity loans
- Deposit accounts, money market accounts, CDs
- General bank communication (for example, branch openings or closings, special events)

web-based technology is. Let's say you want to do a quick brochure mailing on a new limited-time-only offer for an auto loan. You have the ability to browse available templates for any type of mailing you want to do. You simply choose a template and personalize it with your message, using text and images from your financial institution's online library. An online "shopping cart" keeps track of your pending mailing, and anyone within your bank or credit union who needs to approve the proof can do so online as well. Then, you purchase or upload your mailing list and proceed to check-out. Your printed brochure will be in the mail within a few days.

"It's a highly flexible solution that puts you in the driver's seat," says Schabert. "It enables you to quickly reach the right person with the right message at the right time."

Today more than ever, financial organizations must be agile enough to react to changing market conditions. "It's not about huge budgets. It's about efficiencies, added value and, most importantly, speed to market," says Schabert. "As the saying goes, timing is everything."

For more information on WebSmart Marketing, contact your Harland Clarke account executive or visit www.harlandclarke.com/webSMART.



Executing the Strategy

Harland Clarke and Harland Financial Solutions have tools and solutions to help you weather any storm

Delivering Value turned to Sam Kilmer of Harland Financial Solutions and Heather Young Elder of Harland Clarke Marketing Services to find out how we can help with the 10 strategic initiatives outlined by Chris Nichols (pages 4 and 5). If you would like more information about any of these services, contact your account executive or write us at dv-editor@harlandclarke.com.

1 Preserve capital.

Harland Financial Solutions' CreditQuest is an ideal solution to manage and preserve capital, find credit and operational risks, and defend your balance sheet.

2 Manage credit.

CreditQuest, integrated with Laser Pro, helps you maintain a strong capital base and mitigate risk. Interling E3 and Loan Servicing are also critical tools for credit management. Harland Clarke's Credit Optimization solution focuses on driving credit utilization for your existing customers who have less credit risk.

3 Define your value proposition.

Harland Clarke Marketing Services can help directly communicate your brand message. And consider using its Mystery Shop service to validate that your front-line personnel are delivering on your value proposition. Touché Analyzer helps your financial institution quantify its market position and determine which market segments garner the highest value.

4 Slash overhead.

Increase productivity through more output per employee with branch automation solutions (Encore!, EZ Teller), credit management solutions (CreditQuest, E3, Laser Pro) and core

banking solutions (Phoenix System, UltraData System, SPARAK System, Intrieve Advantage). Incrementally shift transactions to self-service channels via Cavion internet banking, business banking and mobile banking.

Harland Clarke's check referral programs reduce bank expenses while taking labor costs out of your branches, putting business consumers directly in touch with our experts.

5 Take advantage of technology.

Many institutions have, or are contemplating, modern delivery channels in the branch (like Encore!), mobile banking (like Cavion) and loan origination (like CreditQuest or E3). However, most financial institutions use dated back-office technologies that require extraordinary integration, "middleware" and reporting. You'll need to look at the underlying technology that the customer or member may never see (e.g., the core system, back-office lending systems) and ask how much better off your institution would be in terms of productivity, expenses and employee experience if it had systems that were easier to learn, manage and connect. Increasingly, architecture matters not only to the chief technology officer, but also to the chief executive officer.

6 Think like Wal-Mart and Target.

Touché Analyzer and Messenger and Stratics Predictive Modeling identify the right customer for the right offer, the right time and the right delivery channel. Encore!, Cavion and our core systems are great vehicles for delivering service and customized sales. Combine Harland Clarke's Mystery Shop expertise to spot sales training needs

with our Educational Services programs to efficiently deliver web-based training.

7 Limit your metrics.

Business intelligence and analytics applications, such as CreditQuest's Portfolio Manager, Touché Analyzer, or even the incorporated business intelligence of a core system like the Phoenix System, can generate critical key performance indicators associated with a balanced scorecard or dashboard.

8 Segment your account holders.

Segmenting the account holder base is the textbook application of Touché Analyzer. This can be done in terms of profitability, relationship value, demographics, balances, channel usage and likely next purchases. For risk-specific analysis, CreditQuest is often used for segmentation (i.e., type of collateral, type of business, other risks).

9 Focus on account bundling.

Touché Analyzer can help with analyzing, packaging, what-if pricing analysis and segmenting for the bundles delivered in one of our core systems or a branch application like Encore!.

10 Market hope, not fear.

Take advantage of two of Harland Clarke Marketing Services' newest programs. They help with rapid acquisition and with communicating the safety and soundness of your institution via direct mail. And there is no substitute for training your personnel to identify and deal with challenging account holders. Solutions from our Compliance eAcademy and Educational Services are good options for creating and delivering quick educational and testing content.