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## Help Your Account Holders Instantly Fund & Switch Their Primary Account to Your Financial Institution

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- Erik Kelley, Sr. Product Manager, Harland Clarke

# Agenda for the call

- Webcast Agenda
  - Overview
  - Demonstration
  - Q&A
- Housekeeping
  - Phone lines are muted to minimize background noise
  - Questions as we go? Use Webex chat and send your question to **“All Panelists”**
  - Stay with us for Q&A at the end of this presentation
  - Webcast recording, Q&A transcript and slides will be sent within the next few days

# Why ClickSWITCH with Harland Clarke?

ClickSWITCH is an automated switch solution that eliminates the complexity of transferring recurring account holder deposits and payments, and online bill pay accounts, thereby increasing activation rates for financial institutions.

- ✓ Most advanced online switch portal in the market
- ✓ Provides fast, secure transfers of recurring deposits and payments with fully automated switching
  - Does not require multiple forms or multiple contact with payees
  - Closes prior external accounts
- ✓ Simplifies switch process for account holders and financial institutions
  - Available via web or mobile for initiation in less than 10 minutes (branded portal with permanent widget)
- ✓ Universal application that is adaptable to large or small IT systems
- ✓ Facilitates primary financial institution status
- ✓ Turnkey process that includes:
  - Less than 30-day implementation
  - ClickSwitch account manager oversees entire implementation process
  - Webinar training available as needed
  - Customizable content and marketing materials, as well as a dedicated Harland Clarke marketing specialist
- ✓ Secure platform data integrity
  - SSAE16 Soc1 Certified



# Why ClickSWITCH with Harland Clarke?

## Key Metrics

- ✓ 59% of consumers believe it is too much of a hassle to switch their financial institution
- ✓ Less than 1/2 of checking accounts are active within the first 90 days
- ✓ 1 in 5 Americans want to switch banks
- ✓ 1/3 of young adults are ready to switch banks in the next 90 days

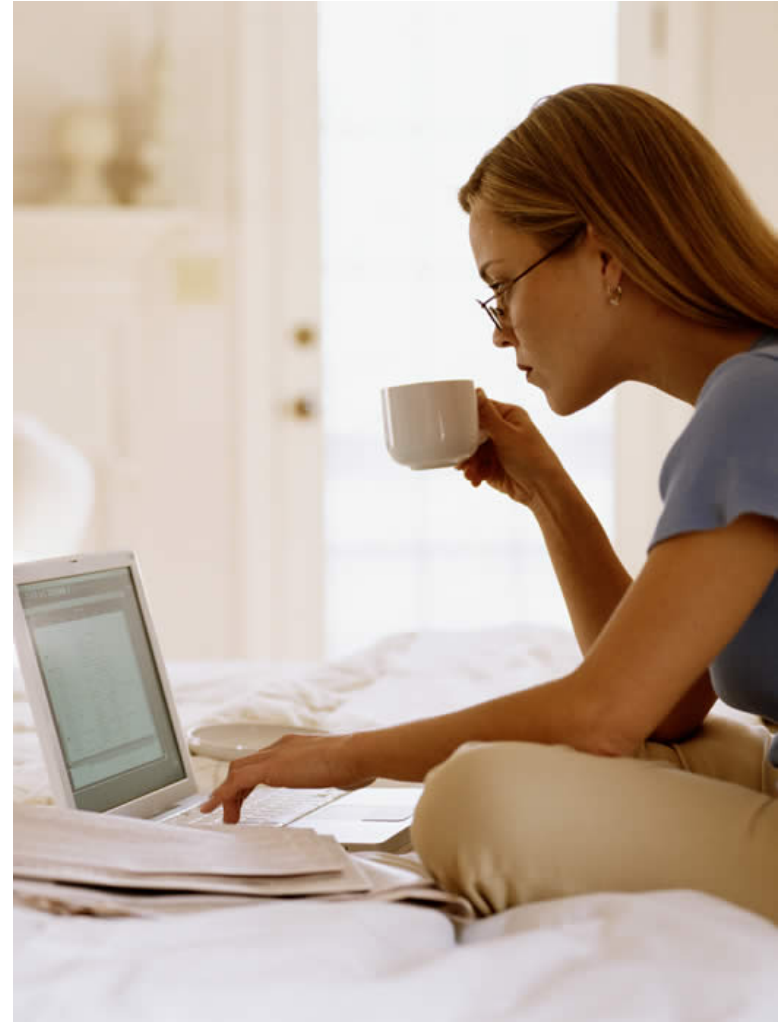


### SOURCES

<http://time.com/40909/why-millennials-would-choose-a-root-canal-over-listening-to-a-banker>  
<http://consumersunion.org/wp-content/uploads/2013/09/TrappedAtTheBank1.pdf>  
[http://novantas.com/wp-content/uploads/2014/11/NR\\_vol5no3\\_Onboarding\\_vf.pdf](http://novantas.com/wp-content/uploads/2014/11/NR_vol5no3_Onboarding_vf.pdf)  
Harland Clarke Marketing Services Industry Database 2012

# Key Benefits to Account Holders

- Ability to switch accounts using mobile device or personal computer
- Switch process is more transparent
- No need to track down payments
- Initiate switch process in under 10 minutes
- Real-time switch confirmation
- Option to close previous deposit accounts

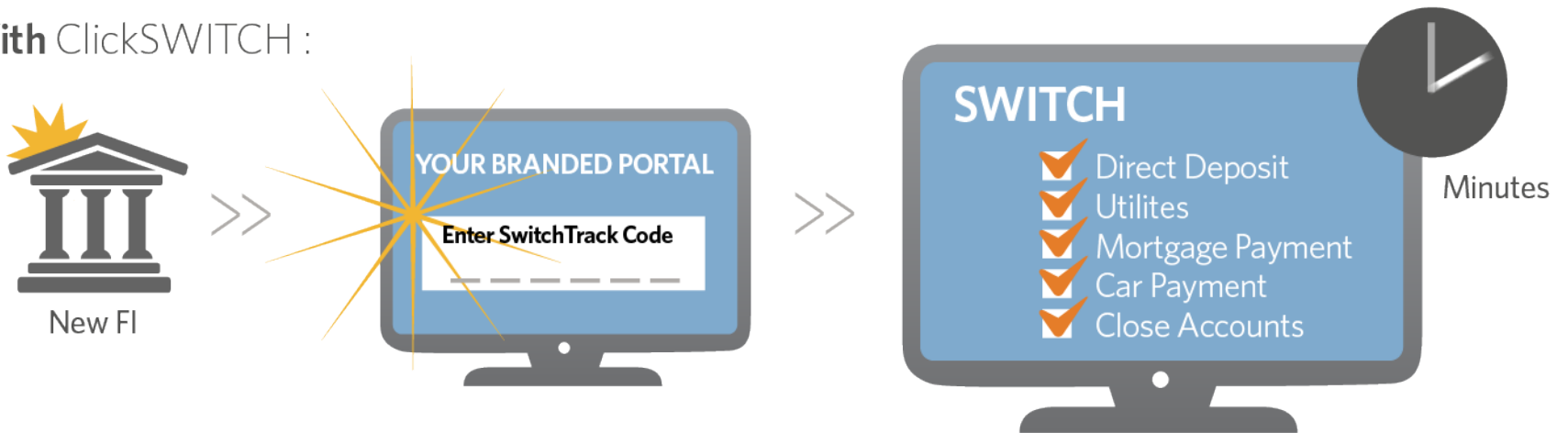


# How ClickSWITCH Works

Without ClickSWITCH :



With ClickSWITCH :



# How ClickSWITCH Works

It's fully automated, convenient  
and **takes less than 10 minutes!**



1. Log on to the financial institution's branded portal by web or mobile
2. Enter the SwitchTRACK code provided by the financial institution
3. Switch automatic payments and direct deposits to new account
  - Notify auto-debit payees of the new account information
  - Transfer direct deposits to new account
4. Close account(s) from previous financial institution
5. Receive real-time switch confirmation

# ClickSWITCH Components

- **SwitchTRACK Code**  
For login, tracking switch activity and completing switch process
- **Auto-Populated Direct Deposit Forms**  
Includes account holder information and a copy of a voided check for print and delivery to the former institution
- **Balance Assist**  
Advises account holders the approximate amount to leave in their existing account in the event that automated payments are processed prior to the account switch
- **Switch Status**  
Enables account holders to easily track payments they need to transition to a new account
- **Account Closure**  
Initiates closure of previous external accounts when the switch process is complete
- **Administration Portal**  
Personalized administrator and customer portal with customized content
- **Biller Database**  
Assists in automating the account switch process by auto-populating all details regarding the biller and the biller's switch process  
  
During implementation you will be able to add more billers into the database, ensuring that 100 percent of billers are active prior to going live
- **Security**  
SSAE16 Soc1-certified platform to ensure customer data integrity
- **Account Manager**  
Account manager from ClickSwitch oversees solution implementation and ongoing success
- **Implementation**  
Enables financial institutions to install and offer the switch solution to new account holders in as little as 30 days
- **Training**  
Webinar training – with Q&A – available on the portal as needed to ensure a smooth implementation, as well as ongoing training with new staff and refreshers





# ClickSWITCH Demonstration

- Webex screen sharing / no slides

# Q&A and Wrap Up

- Q&A
  - Webex chat: send your question to “**All Panelists**” to be fielded by the moderator
  - Phone: press \*6 to unmute your line and ask your question directly
- A video replay of this webcast will be sent to you within the next few days along with transcript of the Q&A
- Contact your Harland Clarke account executive to inquire further about ClickSwitch

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