



Harland Clarke Hassle-Free Automated Account Switching Webcast

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Questions & Answers

Presenter – Cale Johnston, President & CEO, ClickSWITCH

Presenter – Erik Kelley, Sr. Product Manager, Harland Clarke

1. Q: what happens if you do a duplicate request? One manually and one through the online banking site?
A: It will not process both because the system recognizes the duplicate.
2. Q: What happens if our members have issues with Mint reading our accounts?
A: They can still manually add their bill by simply typing in the name of the company they want to switch.
3. Q: To switch the Auto payments, do you just need the account title, account number, and a specific amount?
A: There could be other variables that are required.
4. Q: Other quick switch programs we've looked at work where the customer is actually signing a "power of attorney" for the company to act for them to make these changes. Is this what is happening with your company, or does it just work by putting the customer's electronic signature on each form?
A: Yes this would be considered the same thing.
5. Q: Do you have to put a dollar amount when setting up a direct deposit? Amounts change frequently
A: No. It's just a suggestion field.
6. Q: How would the forms work with a 'joint' account holder? Is there a way to select a secondary name?
A: Yes. On joint accounts there is a primary name, and a secondary name to choose from.
7. Q: Are these forms manually processed? Who or how does these forms go into envelopes?
A: Yes ClickSWITCH handles stuffing the forms and mailing these out first class postage daily.
8. Q: Can the customer print the forms for their records?
A: Yes you have the option to print these forms.
9. Q: What if the biller is not in your database when the customer is trying to set up a switch?
A: It can still be entered and ClickSWITCH will do the work on the backend to get it added to the database.
10. Q: How does the signature flow into ClickSwitch?
A: The account holder types their name into a signature box within ClickSWITCH. We then data drop an e-signature onto the biller's forms that are in our database.
11. Q: Are there any risks associated with sharing NPPI with ClickSWITCH?
A: No
12. Q: Does click switch handle switching over bill pay payees to our institutions? Does it interface with online account opening?
A: Yes to both.

13. Q: what is the implementation time for the project?
A: Typical implementation is 30 - 90 days, but it can be done sooner.
14. Q: What type of resources are required from the FI side? time? data?
A: ClickSWITCH provides on line training at set times weekly. The FI would need to run a Bill Pay and ACH report to provide ClickSWITCH with the information to put into the database. An Administrator from the FI would need to be assigned.
15. Q: If the biller requires the billing account number, how is that handled?
A; The account holder would need to furnish that to complete the form requirement.
16. Q: Can you input a real signature
A: Yes the Topaz interface can allow this.
17. Q: How long does a biller gets included in your dbase?
A: A biller's form can stay in the database for ever, or until we update the database with a new form from the biller.
18. Q: Does this work with business accounts?
A: Yes
19. Q: Can you use custom colors to match brand specifications?
A: Yes, There are multiple color selections available.
20. Q: Do you provide onsite training?
A: Yes, upon request.
21. Q: can we see the disclosures for the design?
A: Yes
22. Q: Implementation cost?
A: There is a charge per account holder for switching and a setup fee.
23. Q: Have there been financial institutions who have rejected the "account closing" form sent? How is this handled?
A: No, we haven't heard of any. The FI follows up direct with the customer if they have questions.
24. Q: Is there an admin site that our admin employee would use and if so, what does that look like/include?
A: Yes
25. Q: my access code is not working
A: The FI could assist and new one could be issued if it does not work.
26. Q: How much I.T. time/involvement is required to set this up?
A: There is no IT time involved.
27. Q: Can the financial rep assisting new customer check the status of each bill and deposit?
A: Yes
28. Q: Does Mint have access to our member's information for marketing/data use?
A: No
29. Q: What if the payee rejects the form?
A: This very seldom happens, but ClickSWITCH would send the form back out to the payee if it a specific variable.
30. Q: Can you run us through how you would close an account with this?

A: Yes this was demonstrated.

31. Q: What if customer wants to use debit card to pay?

A: This can be done and ClickSWITCH is working on an interface.

32. Q: What about automatic payments set up on the old banks debit card?

A: This is in the process of being setup.

33. Q: What if the Power Company requires their account number with that company?

A: The account holder would need to furnish this on the form.

34. Q: Can they also put percentages of my paycheck into different accounts?

A: Yes this can be done.

35. Q: is that something ClickSWITCH discloses or is the FI responsible for the disclosures?

A: This is reviewed by legal at ClickSWITCH and is furnished from the FI, too.