



*Account holders
with loans at other
financial institutions
make great prospects
for refinance
offers with lower
payments*

Quickly Find Account Holders and Prospects Who are Ready to Refinance

Send pre-approved, personalized savings offers

Many of your account holders have their mortgages and auto loans with other financial institutions, representing an opportunity for refinancing to save them money. Account holders at these same financial institutions could also be great prospects. How can you proactively identify and reach these potentially rewarding consumers with offers that appeal to them?

Harland Clarke's Refi Genius™ is a comprehensive loan refinance marketing solution – for mortgage, home equity and auto – that identifies and targets account holders and prospects who are eligible for pre-approved finance offers that include lower payments.

Eliminate the guesswork of loan refinance marketing

Refi Genius makes marketing to loan refinance candidates a lot more efficient. It's a complete solution that includes proprietary modeling and business rules that are based on your specific underwriting criteria to evaluate current loan payments and other variables.

We can also combine the resulting account holder profile with credit bureau, demographic, life stage, behavioral and other data to identify similar prospects with accounts at other financial institutions.

Highly predictive, upfront analysis helps you target high-quality borrowers who meet your underwriting criteria. Plus, you reach them at the point when they are most likely to accept an offer to refinance.

Make an offer consumers can't afford to refuse

Because Refi Genius assesses current payments, home value, mortgage terms, savings potential and other variables, you can better understand your targets' refinance needs. The sum total of this evaluation? A pre-approved offer of credit or invitation to apply that saves your account holders and prospects money.

Refi Genius calculates a savings total or lower payment — included in your initial direct mail piece. Extending this personalized offer increases the likelihood that they'll accept and generates higher campaign response rates.

Refi Genius Segmentation and Messaging

Mortgage

- Messaging includes historically low rates and potential payment savings
- Pre-approved offers of credit or invitation-to-apply offers
- Targeting based on home value, length of residence, LTV, current mortgage terms and other factors

Home Equity and HELOC

- Messaging includes historically low rates and potential tax savings
- Pre-approved offers of credit or invitation-to-apply offers
- Targeting based on home value, LTV, equity available and other factors

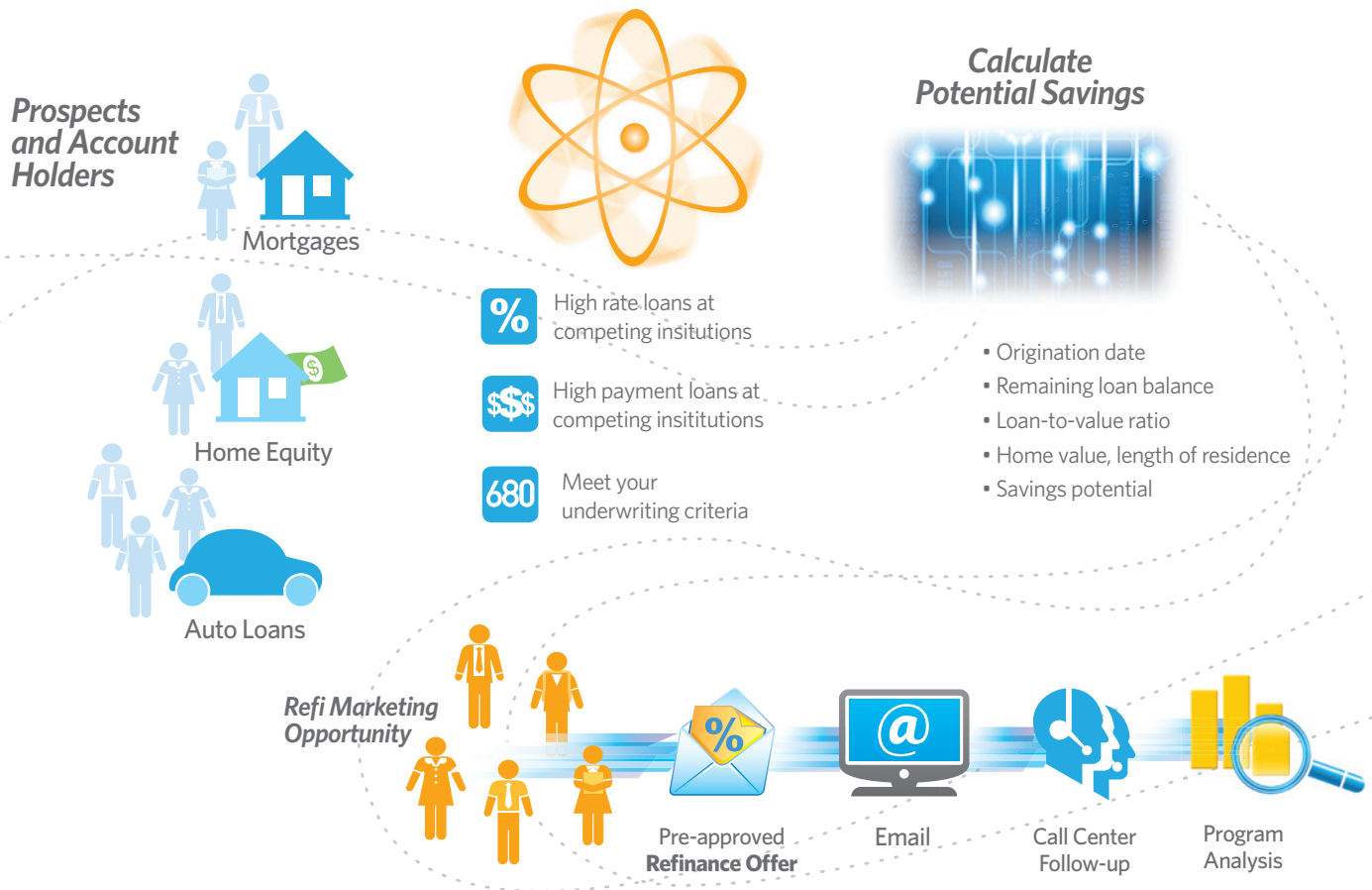
Auto Loans

- Messaging includes custom savings amount for each offer recipient
- Pre-approved offers of credit
- Targeting based on current payment and savings potential

Refi Genius is an effective, all-in-one loan refinance marketing solution

Refi Genius offers everything you need — in a single, comprehensive solution — to successfully promote your loan refinance products:

- Advanced analytics
- Award-winning creative
- Direct mail printing and fulfillment
- Optional email follow-up
- Optional call center support
- Program performance analysis



The Harland Clarke Refi Genius Advantage

- Advanced analytics to identify consumers most likely to accept an offer to refinance
- Integrates your underwriting criteria to eliminate unqualified consumers
- Turnkey solution

Refi Genius is a completely turnkey solution that uses advanced analytics to help you pinpoint promising targets, send them customized communications, follow up with timely emails or phone calls to existing account holders, and measure campaign results.

Refi Genius is one of the smartest marketing investments you can make. To learn more, call **1.800.351.3843**, email us at **ContactHC@harlandclarke.com** or visit **www.harlandclarke.com/RefiGenius**.



Harland Clarke
**Lifecycle
Marketing**

Harland Clarke's best-in-class suite of integrated marketing solutions is based on our Account Holder Lifecycle Marketing framework, designed to help you maximize the value of each account holder relationship. We use data-driven insight to develop customized strategies for acquisition, onboarding and cross-selling.

- **Acquisition**
Our Acquisition Solution helps you reach your prospects through a targeted and effective communication plan that encourages new account openings, setting the foundation for building effective account holder relationships.
- **Onboarding**
Our Onboarding Solution creates organic growth by transitioning your new account holders into satisfied, profitable and loyal relationships. It includes a series of targeted multichannel communications utilizing relevant account holder data deployed early and at key times in the new relationship.
- **Cross-sell**
Our Cross-sell Solution is a data-driven, account holder-centric, closed-loop marketing program that captures the full profit potential of each account holder relationship by increasing the number of products owned in the household.

