

Find Out When Your Account Holders Are Shopping for Loans

Send them a pre-approved offer within 24 hours



*Send your
account holders
a pre-approved loan
message **within**
24 hours
of an inquiry alert*

*Expand Your Reach
with **Shopper Alert™ Prospector***

Why limit new loan opportunities to your account holders? Market loans to prospects in your service area, too. Adding Shopper Alert Prospector can help drive even more loan growth.

Four to six percent of your account holders are shopping for a new loan every 30 days.¹ Wouldn't it be nice to know when and what they're shopping for — so you can get that business instead of a competitor?

With Harland Clarke Shopper Alert™, you know right away and you can take action immediately by offering them a credit-screened, pre-approved loan by phone, mail or email while they're still shopping.

Harland Clarke Shopper Alert takes the guesswork out of marketing auto, credit card, mortgage and personal loans to your account holders by:

- **Identifying those who are actively shopping** for a new loan
- **Sending them a message within 24 hours** of alert of an inquiry to any of the three leading credit bureaus
- **Eliminating unqualified account holders** according to your credit underwriting criteria

¹Harland Clarke analysis of client data

How Does Shopper Alert Work?



The Harland Clarke Shopper Alert Advantage

- **Monitoring all three credit bureaus** — No other loan alert solution monitors all three leading credit bureaus.
- **Your loan criteria** — Shopper Alert automatically eliminates account holders who will not qualify.
- **Quick fulfillment** — We can send your account holders your branded message — by mail, email or phone — immediately.

Fast, cost-effective way to cross-sell loans

Selling new products to existing account holders is one of the most effective ways of decreasing attrition and increasing loyalty. Plus, it's cost effective: the cost of selling an existing account holder a new product or service is about 10 percent of the cost of acquiring a new account holder.² Shopper Alert is a turnkey program that helps you efficiently cross-sell loans in three easy steps:

- 1. Monitor.** Shopper Alert continuously crawls all three leading credit bureaus to find out if your account holders have applied for a loan. This three-bureau solution provides three times the coverage of other loan alert programs.
- 2. Communicate.** A loan inquiry alert immediately triggers a branded communication from you — by email, phone or mail — offering your account holders a pre-approved auto, mortgage, credit card or personal loan. Using your institution's screening criteria, unqualified loan applicants are excluded.
- 3. Sell.** Within 24 hours of an inquiry alert, best-in-class direct mail or email is on its way, targeting your account holders with a pre-approved loan offer at a specific rate. If you choose the phone option, our professional phone marketing team can begin making outgoing calls right away.

3-Bureau
Monitoring



Strike While the Shopper is Hot

More than 60 percent of shoppers will make their loan decisions and commit their loan to a financial institution within one week of starting the loan process.³ By automatically communicating a pre-approved loan offer within 24 hours of an alert of their application, your institution reaches qualified account holders when they're most ready to buy.

Shopper Alert includes closed-loop metrics and reporting to monitor campaign ROI and measure the program's effectiveness in generating new revenue for your institution.

Remember, account holders want to hear from you about services that will benefit them. Harland Clarke's Shopper Alert reaches your loan-shopping account holders with great news from you — a pre-approved loan offer — precisely at a critical decision-making point.

³Harland Clarke analysis of client data

For information about Harland Clarke's data-driven solutions, including the loan acquisition program, Shopper Alert™, call **1.800.351.3843**, email us at **ContactHC@harlandclarke.com** or visit **www.harlandclarke.com/ShopperAlert**.



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.