

The recent past has reinforced just how valuable the account holder experience really is. Consider these hard numbers: New account holder attrition is approximately 30% in the first year — with half of those losses coming in the first ninety days. Even more importantly, 28% of those who stay are actively disengaged — i.e., they don't leave but they say bad things about your institution. But there is good news: 87% of account holders who had a positive experience gave their financial institution a larger share of their wallet.

Of course, the quality of your account holder interactions is crucial to your efforts to enhance the customer experience. But it's also a vital part of acquiring, onboarding and improving customer profitability. The solutions listed below take you from “Welcome” to “What Else Can We Do for You?” And with innovations such as Experience Inquiry, you can also measure effectiveness.

EXPERIENCE INQUIRY

Assessing and improving your in-branch experience.

Deluxe Experience Inquiry allows your leadership team to see real customer experiences through the customer's eyes. Through this service, Deluxe can help you understand how the feelings and behaviors of your customers are driven by their experiences. And we'll show you how your environment and employees' behaviors are impacting those experiences.

THE ONBOARDING EXPERIENCE

Optimizing the critical first ninety days.

The Onboarding Experience is a proven method to help ensure every employee knows exactly how to instill a sense of loyalty with customers from the very beginning. It's based on the breakthrough research of Deluxe's Knowledge Exchange — research that gets at the heart of what it takes to satisfy a customer from the moment he or she walks through your branch doors.

- DELIVERY METHOD:**
- On-site training
 - Web seminars and coaching calls
 - Conveniently packaged materials with Deluxe support

THE CALL CENTER EXPERIENCE

Engaging the right employees to transform your calls.

With account holders increasingly coming into your institution only when they're dissatisfied, it's never been more important to actively reach out and engage your account holders. The good news is that you can model your call center after Deluxe's award-winning customer care centers — ranked in the top 3% of all call centers across all industries in the U.S., according to Brady/Peretz. Through The Call Center Experience, you have access to our best practices — practices which build account holder loyalty.

THE SALES EXPERIENCE

Building trust with every interaction.

The Sales Experience taps into the real world findings of the Deluxe Collaborative to create a sales process that doesn't sacrifice trust for sales — or vice versa. Developed through extensive research, and tested in financial institutions, The Sales Experience turns service into trust, and trust into revenue. By developing relationships over time instead of focusing only on transactional sales, your institution can build deeper accounts and earn more business.

- DELIVERY METHOD:**
- In-person at your institution
 - In-person at our Phoenix Call Center

- DELIVERY METHOD:**
- In-person coaching
 - Web seminar

To learn more about Deluxe Experience Solutions, visit www.deluxeknowledgeexchange.com. Or contact your Deluxe Account Representative.