



## Are you ready for Opt-In?

### **INCOME AT RISK**

\$500,000 - \$1,000,000 is at risk for a bank \$500M in assets. 40-60% of banks' service charge income can be attributed to ATM or debit card overdraft transactions. If your customers don't opt-in, your bank's bottom line will be affected. Are you prepared to protect the potential lost income?

### **NEW REGS TO FOLLOW**

The Fed is asking for tight adherence to the changes to Reg E. Is your staff ready?

### **NEW PROCESSES TO ESTABLISH**

The Opt-In requirement has core systems providers working to make changes. But what if those changes aren't complete in time? What is your backup plan? And how will your employees be trained on the regulation changes, new processes and communication to customers?

### **CUSTOMER SERVICE TO PROTECT**

Do your customers know what will happen if they don't opt-in? A targeted piece of your customer base uses your overdraft services regularly. Are they ready for the switch? Will your customers look for improved customer service elsewhere?

*introducing...* **point**  
proactive opt-in notice treatment

**Helping good banks get better.**

**Turn-key solution includes:**

**Includes turn-key solution plus:**

**EDUCATION AND COMMUNICATION**

<b>Customer Communication Plan</b>	Comprehensive communication plan, including message content and schedule	Customization for your bank
<b>Employee Training</b>	Recommended training schedule and training deck for two sessions: - Retail / front line - Back office	PRI conducts multiple training sessions for retail and back office staff
<b>Customer Service Support</b>	FAQ scripts for customer call center and branch employees	PRI provides additional training for customer call center and branch employees as needed
<b>Target Overdraft Protection Users</b>	Procedures outlining how to identify and extract this data	PRI analyzes and creates extraction from current bank customer database
<b>Customer Mail Pieces</b>	Five sample mailers and two recommended schedules--one for target users and one for all other checking account holders	Customization for your bank and PRI executes all mailings
<b>Customer Phone Calls</b>	Schedule for calling target users and phone scripts to be used by bank personnel	Customization for your bank and PRI manages the call schedule for target users **For an additional fee, PRI can call the target users
<b>Statement Messaging</b>	Two statement stuffers to choose from	PRI executes printing and insertion process
<b>Internet</b>	Sample internet opt-in pages and e-forms	PRI works with IT department to setup opt-in page, banner for home page and internet banking
<b>Utilize paper opt-in form</b>	Form provided to be used in branches and in mailers with return envelope	PRI trains branch staff how to help customers through the form
<b>Ongoing communication</b>	Targeted ongoing communication schedule to follow for maximum opt-in conversion	PRI manages and oversees schedule for ongoing communication

**INTERNAL PROCESS DESIGN**

<b>Opt-in Process</b>	Instructions for how to handle online, paper and phone opt-ins	PRI defines and implements back office process for online, paper, and phone opt-in
<b>Opt-in Tracking</b>	Instructions for manual tracking process, if needed	PRI establishes process for tracking accounts that have opted-in, even in situation where core provider cannot
<b>Transactions Requiring Opt-in</b>	Instructions on how to identify and process these transactions	PRI identifies transactions and establishes process for handling these transactions
<b>System Change Implementation Plan</b>	Detailed implementation plan for bank to use	PRI creates and oversees implementation plan
<b>Opt-in Process Implementation Plan</b>	Detailed implementation plan for bank to use	PRI creates and oversees implementation plan
<b>Operational Process Training</b>	Process training decks	PRI delivers training to operations staff
<b>Records Retention</b>	Outline of what must be retained and for how long	PRI works with bank to retain necessary forms most efficiently
<b>Reporting</b>	Schedule for reporting % of customers who have opted-in, opted-out or no response	PRI creates report from system that will run on an established schedule

Includes two weeks of on-site time and six weeks of follow-up telephone/email support

Includes six to eight weeks of additional on-site time

Additional Bank Costs: Postage, Printing, Internal and third-party technical costs, PRI travel