

Digital Onboarding

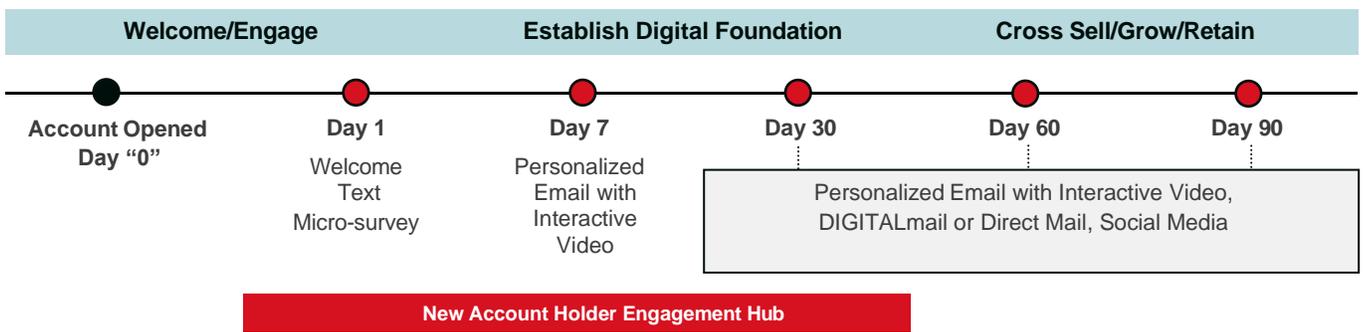
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SOLUTION OVERVIEW

Anchoring, Engaging, Accelerating Growth

Digital Onboarding is an automated system of prescriptive communications leveraging multiple channels to engage, anchor and accelerate cross-sell and balance growth among newly acquired checking households.

Digital Onboarding enhances your acquisition strategy with a prescriptive, multi-channel journey that heightens the account holder's experience and accelerates relationship growth.



Why A State-of-the-Art Digital Onboarding Solution Matters

Checking acquisition is expensive, with a cost per account of around \$350, little initial deposit gain and no guarantee you'll be able to grow the relationship to its full potential. What's more, about 25% of new customers leave in the 1st year, with half of those leaving in the first 90-days.

Solution Features...



Automated digital solution.
Set it and forget it simplicity



Multi-channel messaging platform.
Text, Email, Interactive Personalized Video **<New for 2025!>**
Direct Mail, DIGITALmail, and Social Media



Infinitely flexible SaaS platform.
Create as many personalized product journeys as your data supports



Life Event Alerts.
Understand and act when your account holders are experiencing a monitored life event



Enable one-to-one engagement
through Online Appointment Scheduler



Optimized for mobile devices



Incorporate Digital Referral
to boost DDA growth



Performance Measurement
In depth quantitative and qualitative analytics provided through an online reporting portal



Real World Performance Examples

Digital Onboarding - Performance Snapshots						
Branch Count	11 (2)	19 (1)	22 (1)	39 (1)	99 (1)	371 (3)
Segments Included	Consumer	Consumer	Consumer/Business	Consumer/Business	Consumer	Consumer/Business
Program Type (4)	Digital Only	Digital Only	Digital Only	Traditional	Traditional	Hybrid
Households Onboarded	1,228	20,913	8,027	5,206	45,390	37,140
Product/Service Cross Sell	4,556	29,706	29,462	11,576	75,091	84,005
Balances Generated	\$8,162,057	\$306,268,004	\$519,177,690	\$118,548,230	\$320,203,601	\$574,033,104
Average Per Household	\$6,647	\$14,645	\$64,679	\$22,771	\$7,054	\$15,456
% Generated First 90 Days	89%	46%	48%	54%	45%	81%
Financial Summary						
Cost to Onboard Each Household	\$40.04	\$4.62	\$13.29	\$18.57	\$5.96	\$4.24
Return Per Onboarded Household	\$159.39	\$434.73	\$1,927.08	\$664.37	\$205.68	\$459.44

Footnotes

- (1) All-time Data From: October of 2021
- (2) Program Launch: March of 2023
- (3) Program Launch: May of 2023
- (4) Program Type: Digital Only = Email+DIGITALmail. Traditional: Email+Direct Mail.

How does your Onboarding solution compare?

Take the test on the following page.

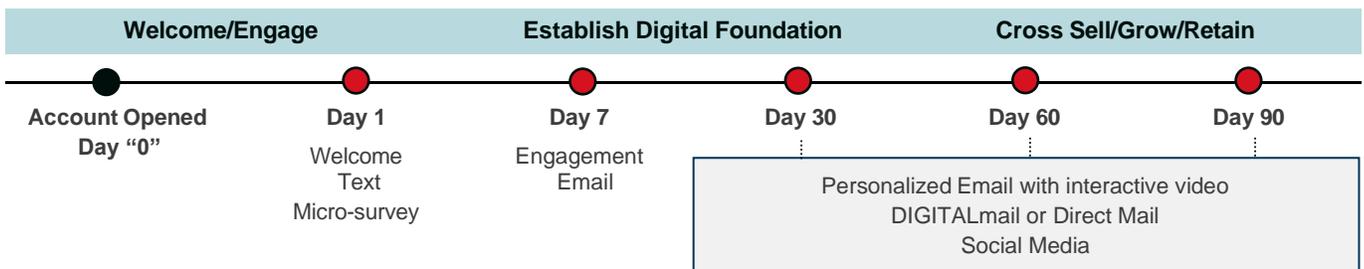


Accelerating the Growth of Customer Relationships Through Effective Onboarding

Anchor • Engage • Cross Sell • Reduce Attrition

Feature/Benefit	Description	Embark Digital Onboarding	Other Solutions
Knowledgeable Account Team <i>An extension of your marketing team.</i>	DLX team manages all facets of program/execution so you don't have to.	YES	
Solution Automation <i>Do more with same.</i>	Automated and centralized data processing.	YES	
	Automated communication execution.	YES	
Multi-channel Communication <i>Leverage 5-channels to deliver up to 16-touches over 5-messaging moments in 90-days.</i>	Text – <i>Engagement within 24-hours – >50% click rate</i>	YES	
	Email Powered by the Individual Data Characteristics of the Customer	YES	
	Direct Mail or DIGITALmail display	YES	
	Data Driven, Interactive Personalized Video	YES	
	Engagement Hub to organize new customer journey	YES	
	Interest Retargeting	YES	
Customer Satisfaction Measurement	Micro-survey to measure satisfaction with new account opening process. Responses are available in real-time through the on-demand Performance Analytics Portal.	YES	
Performance Measurement	On-demand performance metrics: Provides wholistic view of ROI, response rates, email/text opens, profitability, balance gains, product cross-sell gains, attrition, customer satisfaction scores.	YES	
Support New Checking Growth	Gain a 5-10% growth lift at less than 1/2 the traditional CPA with an integrated digital referral program to fuel DDA growth.	YES	
Platform Flexibility	Create unique onboarding journeys to support multiple product lines or customer segments: DDA, Small business, Home Equity, etc.	YES	
	Creative, messaging offer adjustment on the fly to adapt to changing market dynamics.	YES	
	Incorporation of desired home-grown touch points.	YES	
Budget Flexibility	Configurable to fit most budget scenarios.	YES	
Implementation Ease	From signature to launch in 30-days.	YES	
Compliance	Buy from a trusted partner: already an approved supplier to your bank.	YES	
Relationship Pricing	Discount applied to reflect long-standing relationship.	YES	

Create Your Onboarding Journey...



New Account Holder Engagement Hub

Interested in learning more? Please contact your Deluxe Account Executive or Scott Gilchrist at sgilchrist@cs3marketing.com or dial 303-619-3057 and learn how this platform can benefit your organization.