



Are You Ready for Regulation E?

(Debit Card Overdraft Opt-In)

Get RED-E* For Compliance.

A multi-channel contact approach for

- ✓ maximizing consent
- ✓ minimizing cost
- ✓ meeting compliance and audit requirements

New rules regulating how overdraft fees are applied to debit cards will have a significant impact to most financial institutions in 2010. The challenges involve data management, customer contact (and education), staff training, and compliance reporting. Meeting these challenges requires a coordinated, professionally executed multi-channel communications plan.


Presenting RED-E for Compliance. Combining a secure, central point of contact, along with full support for dynamic email messaging, targeted direct mail, and online opt-in registration, **RED-E for Compliance** provides all the tools needed to achieve maximum consent (opt-in) at the lowest possible cost.

Educate and Convert. Experts agree that product education will be a key contributor to improving opt-in rates. Customers will need multiple marketing messages and – in some cases – customized messages to inform them of their options and benefits. **RED-E for Compliance** provides both the marketing and the consent components of the Overdraft Opt-In process.

Optimized Contact Cascade: Maximizing opt-in will require continuing education and multiple contacts. The core of the RED-E program is the ability to optimize and manage your customer contact cascade. Whether it's a simple sequence or a complex matrix, **RED-E for Compliance** is ready to support your goals in a coordinated, cost-effective way. Use dynamic email where possible – or quickly deploy a direct mail effort with a customized microsite landing page – all from the same data source.

Bonus: Your secure microsite can be launched from your website, or accessed by front-line staff to update customer status and initiate the confirmation process.

* **RED-E (Reach | Engage | Deliver | Everywhere):** An integrated marketing database optimized for multiple contacts and multiple channels over time. RED-E uses data intelligence, personalized web experience, e-mail, and other channels to contact customers with the right message, at the right time, through the right channel.



Closed-Loop Confirmation. A significant component of the ODP Opt-In regulation is the requirement to send a confirmation acknowledgement to the customer. Our solution automates this process while providing tracking and audit trails for compliance reviews. Plus, you will significantly reduce costs over traditional print /mail fulfillment methods when the opportunity to deliver the confirmation via email is there.

RED-E for Compliance Database. If your systems are not quite ready for managing ODP Opt-In status, or if you need to seamlessly update your system of record, RED-E is ready for you, with SAS-70 Tier 2 hosting and a full suite of secure connectivity options. The RED-E environment has already met hundreds of financial risk assessment reviews, so you won't get held up with that process.

RED-E = ROI. As a powerful multi-channel, multi-contact platform, your RED-E database can also be easily configured to support other programs, from onboarding to targeted marketing, as well as other compliance-related needs. Even after the opt-in deadline, RED-E can continue to work for you by automatically contacting customers with the opportunity to opt-in to your overdraft program when a NSF event occurs.

Use Your Services or Ours – Quickly. Whatever your plans – simple or complex – we can help you to be ready well ahead of the deadline. **RED-E for Compliance** has been specially configured to support this effort across all channels and with any supplier. In addition to its powerful email and microsite functions, RED-E is designed to deliver:

- ✓ Targeted direct mail, including real-time list extracts and Personalized URL's (PURLs)
- ✓ Product / marketing videos
- ✓ Inbound / Outbound Call Center

Any of the above can be sourced from your favorite supplier or we can provide the service for you.

Get Started Today. With **RED-E for Compliance** as your platform, you can design your best strategy and reap the benefits of a full-range program that delivers maximum results and a great ROI. Contact us today!

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