



HARLAND CLARKE™
MARKETING SERVICES

Sample Financial Institution

Mystery Shop Results January

Executive Summary

The Sample Financial Institution Mystery Shop program for the January period included in-person and telephone evaluations of staff. For each contact, the shopper documented the service and consultation skills and summarized the experience.

Scenario Overview

Scenarios were used to encourage interaction with the staff representing products and services as specified by the financial institution. They include:

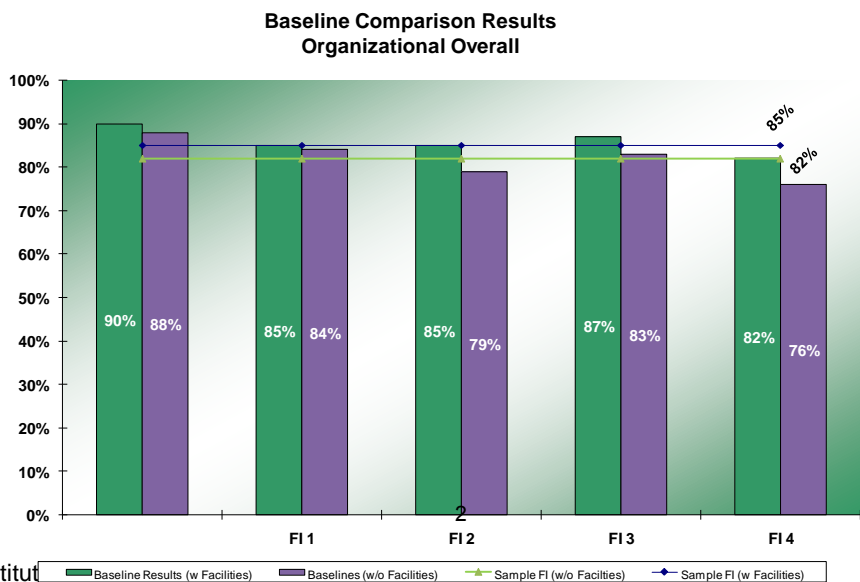
- Checking Accounts
- Home Equity Loans
- Opening an Account
- Auto Loans
- Personal Loans

Overall Findings

Organizational Overall

The Overall Organizational rating for January is 85% (with the Facility scores) and 82% (without Facility scores). For this mystery shop session four representatives will be recognized with a Certificate of Excellence. Of these four representatives, three of them received a perfect 100%. Congratulations! This baseline rating can be used as a benchmark for your organization to set goals in the areas of sales and service. Reviewing the evaluations will assist you and your staff in identifying areas in need of attention and deserving of recognition.

The graph below represents your Organizational Overall score in comparison to the five most recent baselines conducted at Harland Clarke. The Organizational Overall average for all 2008 baselines is 85% (with the Facility score) and 80% (without Facility scores).



Service Representative One Overall Evaluations

Four representatives were seen during January and they averaged a score of 90%. All of the employees demonstrated a positive attitude at the beginning of the conversation and immediately offered their assistance. Transactions were handled efficiently and accurately, and each representative listened attentively when presented with a clue. All four employees made an appropriate referral for additional assistance, and all but one employee offered a positive closing statement. One way to improve these evaluations and enhance customer service, would be for these employees to offer a small amount of information before immediately referring the account holder for more information.

Service Representative Two Overall Evaluations

Three representatives were evaluated this month and these employees received an average score of 74%. Each employee immediately built rapport by demonstrating a positive attitude and offering a friendly greeting. None of the representatives, however, introduced themselves to the customer, which helps to personalize the visit up front. Each demonstrated active listening skills when asked a question and all asked questions in order to tailor product suggestions to the individual's needs. Features were discussed by all employees, and two also pointed out potential associated benefits of products. Two also took the opportunity to discuss alternative or supplementary items available as well, which helps to show the account holder the full capabilities of the financial institution. All three representatives thanked the customer for coming in.

Teleservices – Call Center Overall Evaluations

Two representatives were reached in the Call Center during the January period and they averaged an 88%. Each representative stated their name clearly at the beginning of the conversation and projected a positive attitude over the phone. Each listened actively to the caller's clue, and both offered useful product information including features and benefits. One also asked questions about what the customer was looking for in a product, and both discussed different options available to the account holder. One representative also asked for the caller's immediate business, and both thanked the customer for their call.

Basic Calls Overall Evaluations

Two employees were contacted in the Accounting and Real Estate departments this month and they averaged a score of 64%. Both representatives identified either the financial institution or the department at the beginning of the call, but neither gave the caller their name. Each employee had a friendly attitude and listened carefully to the caller's questions before answering their basic questions. Although neither employee mentioned correlating benefits of products, features were defined in detail and one asked for the caller's business. Both representatives thanked the customer for calling. Cross-selling other products and services available is a great way to potentially increase business.

Remote Delivery Overall Evaluations

The website was visited during January and received a perfect score of 100%. The website was easily accessed and the customer noted that the site was also easy to navigate. All links were operating correctly and the website was found to be user friendly. When the customer contacted the financial institution via email, a response was received in a timely fashion and the message was easy to understand and informative. Overall, the website was professional, attractive and welcoming.

Table of Contents

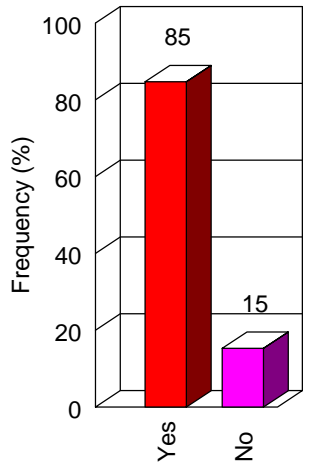
You will find the following reports, including ratings, graphs and recaps conducted for the January service evaluations. The report provides a summary of the questions evaluated for each department indicating the areas of strengths and where potential improvement is needed.

Reports and Evaluations:

1. Organizational Overall
2. Branch Overall
3. Facility Overall
4. Service Representative One Overall
5. Service Representative Two Overall
6. Teleservices Overall
7. Basic Calls Overall
8. Remote Delivery Overall
9. Branch 1 Evaluations
10. Branch 2 Evaluations
11. Branch 3 Evaluations
12. Call Center Evaluations
13. Basic Calls Evaluations
 - a. Accounting
 - b. Real Estate
14. Remote Delivery – Website Evaluation

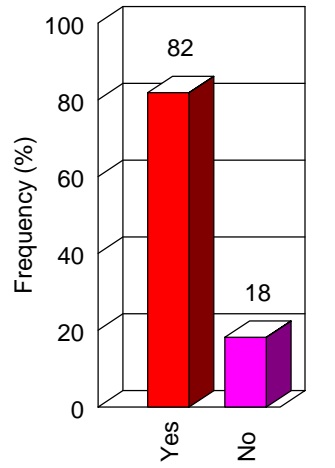
Sample Financial Institution Organizational Overall Ratings

January



Organizational Overall

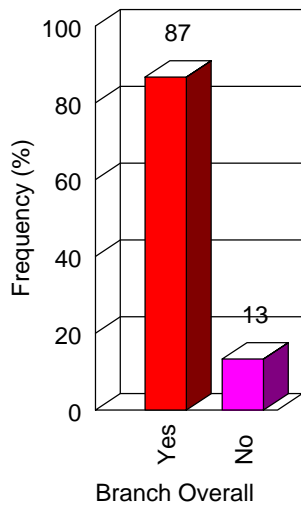
January Without Facilities



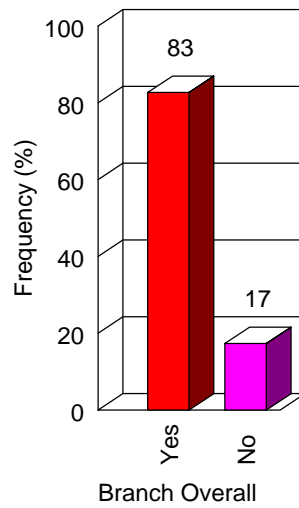
Organizational Overall

Sample Financial Institution Branch Overall Ratings

January

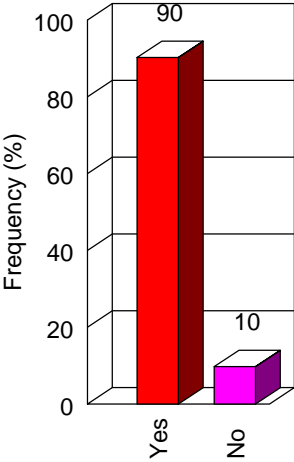


January Without Facilities



Branch 1

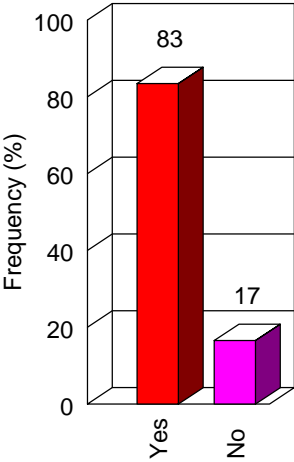
Branch 1 - January



Branch Overall

Branch 2

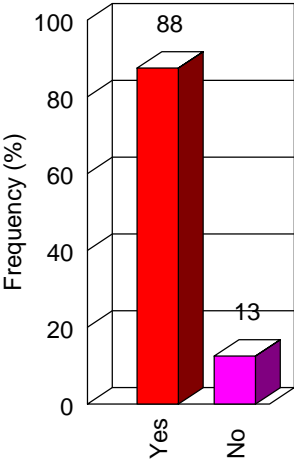
Branch 2 - January



Branch Overall

Branch 3

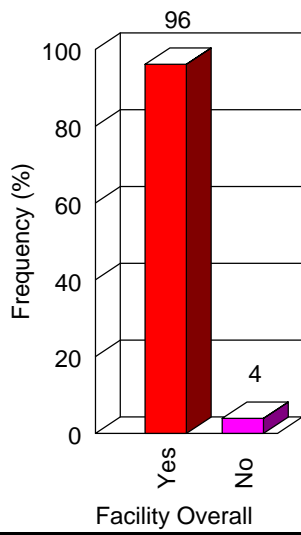
Branch 3 - January



Branch Overall

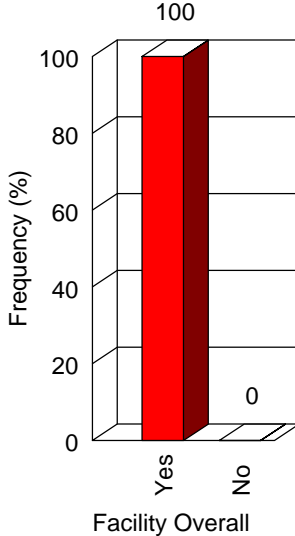
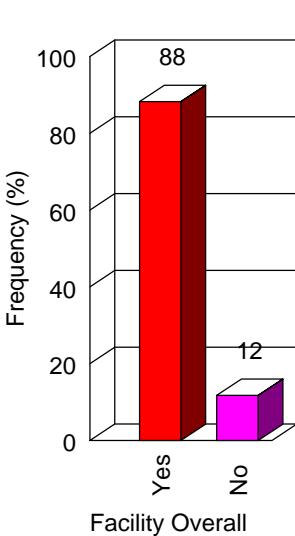
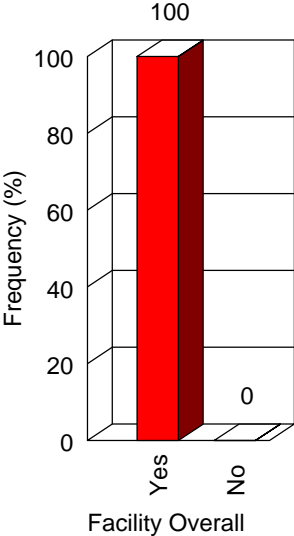
Sample Financial Institution Facility Overall Ratings

January



Individual Facility Recaps

January		
Branch		
Branch 1	Branch 2	Branch 3



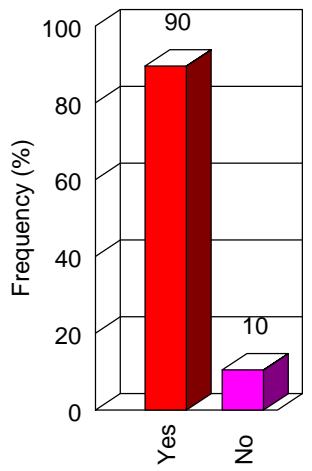
Facility Response Recaps

	Frequencies:			
	Yes	No	N/A	Totals
January				
Facility Overall				
Was the exterior and parking lot clean?	100% 3	0% 0	0% 0	100% 3
Was the ATM clean?	100% 3	0% 0	0% 0	100% 3
Was the ATM well stocked?	100% 3	0% 0	0% 0	100% 3
Was parking accessible?	100% 3	0% 0	0% 0	100% 3
Were the entry and windows clean?	100% 3	0% 0	0% 0	100% 3
Landscaping neat?	100% 3	0% 0	0% 0	100% 3
Signage easy to see and identify?	67% 2	33% 1	0% 0	100% 3
Was the lobby comfortable and professional?	100% 3	0% 0	0% 0	100% 3
Were the brochure racks well stocked?	100% 3	0% 0	0% 0	100% 3
Were rate boards or printed flyers available and current?	100% 3	0% 0	0% 0	100% 3
Were the desks and workstations tidy?	100% 3	0% 0	0% 0	100% 3
Was the floor/carpet clean?	100% 3	0% 0	0% 0	100% 3
Was the transaction stand apparent?	100% 3	0% 0	0% 0	100% 3
Were the counters clean and neat?	100% 3	0% 0	0% 0	100% 3
Were pens working and available?	100% 3	0% 0	0% 0	100% 3
Was the service area you needed easily identified?	67% 2	33% 1	0% 0	100% 3
Was marketing material apparent (posters/brochures/banners)?	100% 3	0% 0	0% 0	100% 3

Sample Financial Institution

Service Representative One Overall Ratings

January



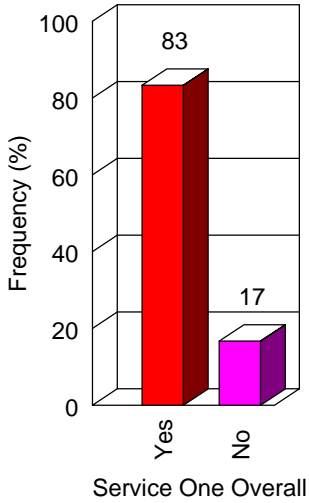
Service One Overall

Individual Service Representative One Recaps

Branch 1 - January

Employee Name:

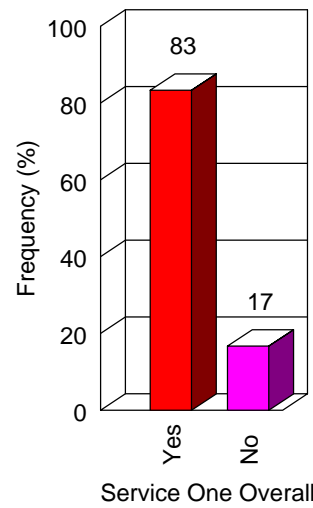
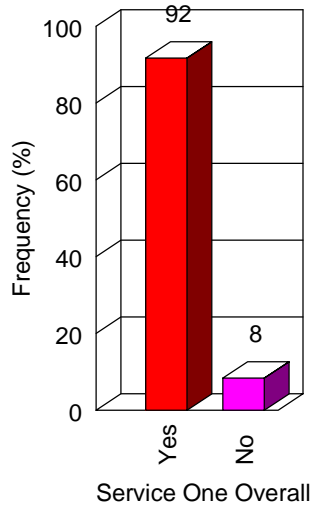
Sally



Branch 2 - January

Employee Name:

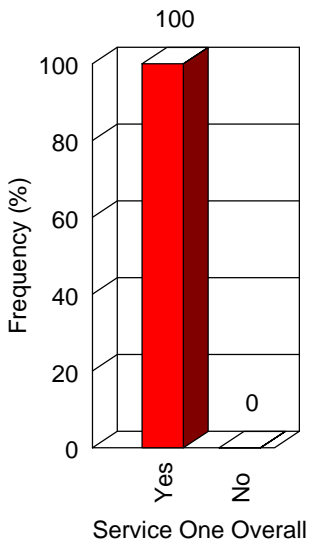
Christine Sarah - Drive Thru



Branch 3 - January

Employee Name:

Lisa

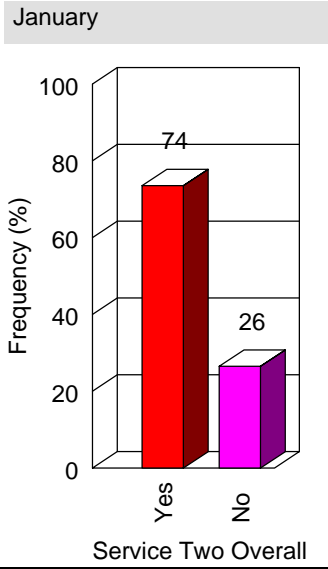


Service Representative One Response Recaps

	Frequencies:			
	Yes	No	N/A	Totals
January				
Service One Overall				
Was the employee's name badge or name plaque visible?	75% 3	25% 1	0% 0	100% 4
Did the employee have a positive attitude, smile, and offer a friendly greeting to build rapport?	100% 4	0% 0	0% 0	100% 4
Did the employee maintain good eye contact?	100% 4	0% 0	0% 0	100% 4
Was the employee appropriately attired?	100% 4	0% 0	0% 0	100% 4
Did the employee use a request to serve statement?	100% 4	0% 0	0% 0	100% 4
Did the employee confirm your identity (ask your name or account number)?	25% 1	0% 0	75% 3	100% 4
Did the employee handle your transaction accurately and in a confidential manner?	100% 4	0% 0	0% 0	100% 4
Did the employee listen to understand?	100% 4	0% 0	0% 0	100% 4
Did the employee focus on your inquiry and offer information about your clue?	25% 1	75% 3	0% 0	100% 4
Did the employee ask probing questions to qualify your needs?	0% 0	0% 0	100% 4	100% 4
Did the employee describe the features of the product so that you understood?	0% 0	0% 0	100% 4	100% 4
Did the employee describe the benefits of the product so that you understood?	0% 0	0% 0	100% 4	100% 4
Did the employee enthusiastically cross-sell?	0% 0	0% 0	100% 4	100% 4
If needed did the employee refer you for additional information?	100% 4	0% 0	0% 0	100% 4
Did the employee ask for your business?	100% 4	0% 0	0% 0	100% 4
Did the employee thank you or have a positive closing statement?	75% 3	25% 1	0% 0	100% 4
Did the employee use your name at least once during the conversation?	0% 0	0% 0	100% 4	100% 4
Based upon your interaction would you do business with the financial institution?	100% 4	0% 0	0% 0	100% 4

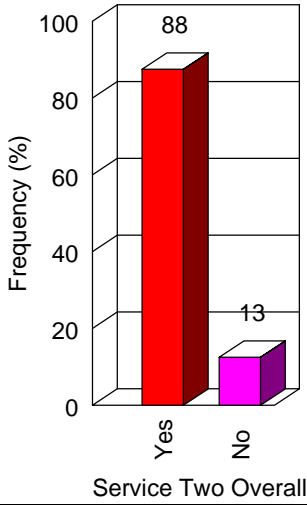
Sample Financial Institution

Service Representative Two Overall Ratings

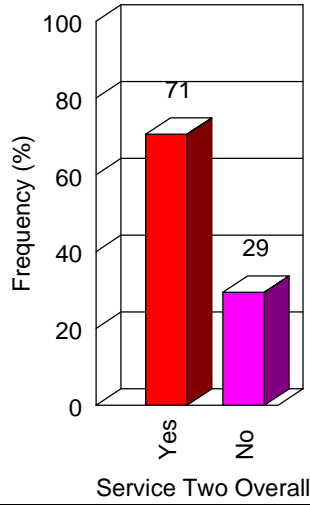


Individual Service Representative Two Recaps

Branch 1 - January
Employee Name:
Melissa



Branch 2 - January
Employee Name:
Natalie



Branch 3 - January
Employee Name:
Mary

