Print & Mail Discovery Session for all Cores

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Wednesday, May 24
First-class mail volume has dropped from 97.7 billion pieces in 2006 to 62.4 billion mail pieces in 2015. That’s a 36% reduction over a 9 year period.

By 2020, volumes are expected to further drop to 50 billion annually.

The number of connected devices, mostly PC’s, tablets and cell phones, exploded to 2.5 billion in 2009.

Gartner is forecasting that by 2020, there will be 30 billion unique devices connected with unique IP addresses.

The key to enabling these communications is managing the output to various devices and delivery channels via positioning the input in a single sourced solution (i.e., same data, digitized content, and rules engine supports all output options).
Industry Trends in Customer Communications

- Reusable data to meet customer preference
- Omni-channel and device independent
- Trend towards print/mail outsourcing
  - Volumes are decreasing
  - Data security demands
  - DR is expensive
  - Technology continues to refresh
- Generic paper input and customized Full Color output
Current Challenges and Opportunities

- Postage expense is two-thirds of the cost of sending a statement
- Paper volumes are still significant, but what will happen over time?
- Is there a communications strategy or focus on delivery?
- Need for more personalized and relevant communications
- Support complex products with clarity and appropriate calls to action
- Outdated appearance of statements/notices
- Active up-dates related to compliance
- Need to focus on core business and competing resources
- Demand for white-space management and trans-promotional messages
- Possible demand/desire to utilize color printing
- Cost of paper and envelopes (standardization)
- Vendor consolidation
- Digital communication expectations continue to grow
What is driving communication investment today?

**Electronic Delivery**
- Increasing enrollment
- Expanding to new documents
- Elimination of postage
- Increased Customer Satisfaction

**Document Outsourcing**
- Eliminating capital investments
- Focus on core competencies
- In conjunction with IP outsourcing

**Client Experience**
- Communicate with clarity
- Eliminate confusion
- Brand consistency

**Education/Promotion**
- Targeted messaging
- Onserts
- Color and graphics
FIS Output Solutions (FOS)

- Combines leading *software* products and output *outsourcing* for complete customer communication solutions

- Design and production of personalized customer documents with *CSF® Designer*

- **Nationwide print and mail** operations with *ADF* customer visibility
  - FIS Output Solutions mails approximately **500 MILLION** pieces of mail annually
  - Florida, Texas and Massachusetts
  - Secure SSAE 16 SOC2/PCI 3.0 compliant facilities
  - Built-in redundancy and disaster back-up
  - Print and Mail provider since 1961

- eStatement archiving and presentment
Consolidated FOS
800+ Bank clients
14.9% three year growth rate

Operational Software
File-based processing

Investment in Technology
• 7 full-color IBM 5000 twin engines
• New Pitney high speed inserting equipment
• High speed continuous and cut-sheet Printers
• Innovation – Pitney Pulse

Print and Mail
• 500M+ mail pieces, process
• 1.2b images
• 72M Checks
• Three sites: FL, MA and TX

eDelivery (non-payable docs)
• 3,500 + Clients
• 3MM+ enrolled users
• 250MM+ documents stored

Moving Forward
Expanded Canton, MA production floor by 25k square feet
Added over 100 new associates
• Headcount = 509 employees, recently added 100 employees
• Continued investment in technology & equipment – over 11 million in 2016

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Total Volume Processed in 2015</th>
<th>Total Volume Processed in 2016</th>
<th>YOY Change</th>
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<tr>
<td>Images</td>
<td>1.5B</td>
<td>1.8B</td>
<td>20%</td>
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<tr>
<td>Documents Added to Archive</td>
<td>282M</td>
<td>308M</td>
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<td>Document Subscription Volumes</td>
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<tr>
<td>Subscription Percentage</td>
<td>35.4%</td>
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Virtual Tour
Real-time job production status at each facility

Tracks pieces through each stage of production
- E.g. Print, Insert, Presort
- Detail view shows exact location of a piece
- Document balancing
- Reprint automation

Color-coded service-level agreement monitoring

Automated pulls requests and management

Preview documents on-screen before releasing to print

Integration with FedEx and UPS

Standard and custom production reports

Track component usage
FIS Output Solutions uses the following quality controls to ensure the accurate and timely processing of our customers’ data:

- Balancing statement counts throughout the production process
- Each job must balance in each phase of production; job does not proceed to next production phase until 100% accurate.
- Job Information – sample forms/envelopes/inserts/controls sheets
- Single jobs are segregated based on production finishing requirements, each document is tracked and reconciled to the original input job.
- Quality Control Tracking/Sequence number assigned to each document
- ADF production/SLA tracking
- Scanners on front and back of folder/inserters – nearly eliminates double-stuffs
- Roaming quality control coordinator pulls and checks samples
FIS Output Solutions Capabilities

- Welcome Kits and Booklets
- Transactional Documents
- Variable Inserts
- Full-color TransPromo Documents
- Envelope Messaging
- Postcards and Marketing

Get Ready To Receive Your Free Offer From Equifax
Booklets - Stitching and Binding Capabilities

Saddle Stitching  Perfect Binding  Side Stitching
Double Postcards Mailers
Pressure Seal Mailers

Checks
Tax Forms
- Reduces need for Envelopes
- Perceived to be more secure
Our plan includes but is not limited to:

- Mirrored Sites
- Production and failover servers at each site
- Redundant print/render equipment at each site and between sites
- Redundant dedicated private network
- Forms/envelopes at multiple sites and offsite
- Battery and diesel generator backup
- Annual testing
Qualifications and Capabilities

Compliance - Security and Audits
- Secure video and audio monitored
- PCI (Payment Card Industry), VISA, MasterCard compliant
- DSS (Data Security Standard) compliant
- SSAE 16 SOC 2

Software and Resources
- Own and deploy FIS CSF
- Panorama Customer Portal
- 45+ application programmers

Printing and Mailing
- MICR check printing, simplex and duplex
- Sheet-fed and continuous roll (2-up) print. Monochrome and full color print
- Sheet-fed and continuous folding/inserting, pressure-seal self-mailers
- Postal pre-sort

Large First Class Mailer
- One of the largest USPS first class mailers in the United States
- Utilization of the Intelligent mail bar-code (IMB)
- Member USPS National Postal Policy Council
Why outsource your print/mail to FIS?

- Print output market is a strategic focus for FIS
- FIS mailing scale routinely reduces our customers’ postage spend
- FIS saves our customers $ on processing, forms, envelopes costs
- Secured SSAE 16 and PCI compliant facilities, FFIEC audited
- Built-in redundancy across FIS footprint and business continuity
- As customers move away from paper, do you want to be in the print/mail business?
- Move to a variable cost structure; spend goes down as volumes decrease
- Improve quality controls, 2D barcode
- Panorama provides 24/7 production dashboard visibility and SLA monitoring
- Full-color print capability
- Elimination of in-house headaches/problems
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