



GH CARD INSIGHTS™

Solutions and Capabilities Overview

When a card enters the mailstream, it tells a story. It knows where it's traveling, whether it arrived, and when something went wrong.

Most organizations never hear any of it. They print the card, drop it into the mailstream, and wait for a customer to call if there's a problem.

The result? Valuable operational, customer, and fraud intelligence goes completely unused.

GH Card Insights™ from GrayHair Software helps financial institutions turn the mailstream into a source of real-time business intelligence.

YOU'RE ALREADY GENERATING CARD SIGNALS

Card issuers send millions of credit and debit cards through the USPS. Each mail piece generates a stream of information about its journey. Most of that information remains silent: trapped in disconnected systems, vendor portals, postal files, and operational reports.

As a result:

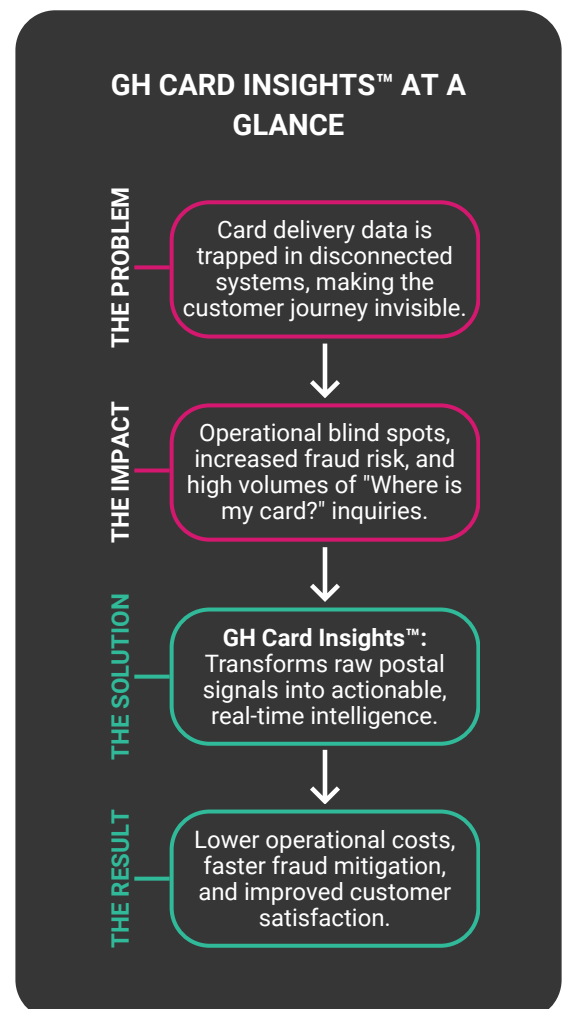
- Operations cannot see delivery issues until service levels are impacted.
- Fraud and Risk cannot easily identify anomalies between card production and activation.
- Customer Service cannot confidently answer the most common question: "Where is my card?"

The signals exist. *Most organizations simply aren't listening.*

What Happens When You Listen?

When card delivery data becomes accessible and understandable, three critical functions improve immediately.

- **Card Operations:** Gain visibility into every card as it moves through the delivery process:
 - Monitor delivery performance across vendors and regions
 - Identify delays before they become customer issues
 - Track service levels with confidence
 - Reduce manual research and escalation
- **Fraud and Risk:** See delivery events that may indicate elevated risk:
 - Detect suspicious delivery patterns
 - Identify gaps between expected delivery and activation
 - Strengthen fraud monitoring during delivery windows
 - Support faster investigations
- **Customer Experience:** Provide accurate delivery status wherever customers engage:
 - Reduce "Where is my card?" inquiries
 - Improve first-contact resolution
 - Enable proactive notifications and self-service
 - Create consistent answers across channels

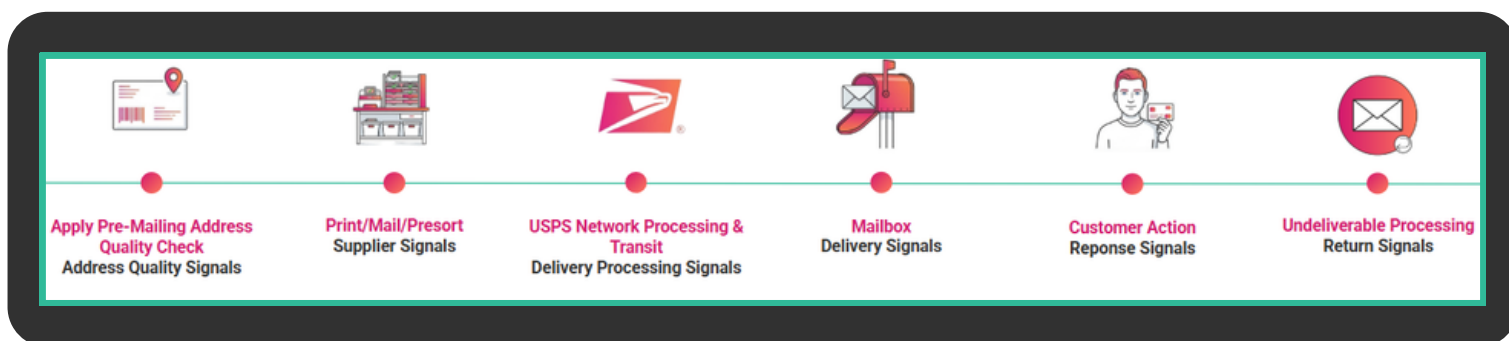


What Listening Looks Like

A replacement card is mailed to a customer. Instead of waiting and hoping it arrives, you can see the journey unfold.

- If delivery proceeds normally, the customer receives proactive updates.
- If the card is delayed, redirected, or encounters an issue, operations teams know immediately.
- If activation behavior doesn't align with expected delivery patterns, fraud teams can act quickly.
- If the customer calls, agents already know the status.

The same signal serves multiple teams.



How GH Card Insights™ Works

GH Card Insights™ captures delivery-related events and transforms them into clear, actionable status information. Instead of requiring teams to interpret complex postal and vendor data, **the platform translates activity into business-friendly events:**

- In Production
- Entered Mailstream
- In Transit
- Expected Today
- Delivered
- Issue Detected

These insights can be delivered via the following:

- Datafeeds
- APIs
- Enterprise data platforms
- Snowflake data shares

The result is a single source of truth for card delivery intelligence.

Why GrayHair

Card delivery intelligence requires the ingestion and analysis of millions of events across the postal ecosystem: print providers, mail partners, USPS, address quality processes, and enterprise applications.

GrayHair has spent more than twenty-five years helping the nation's largest financial institutions transform postal data into operational intelligence. GH Card Insights is the end result of that experience.

Organizations gain:

- Faster time to value
- A standardized and consistent delivery intelligence model
- Integration flexibility
- Postal expertise without investing in internal postal resources and development efforts

Most importantly, they gain *visibility into a critical customer journey that was previously invisible.*

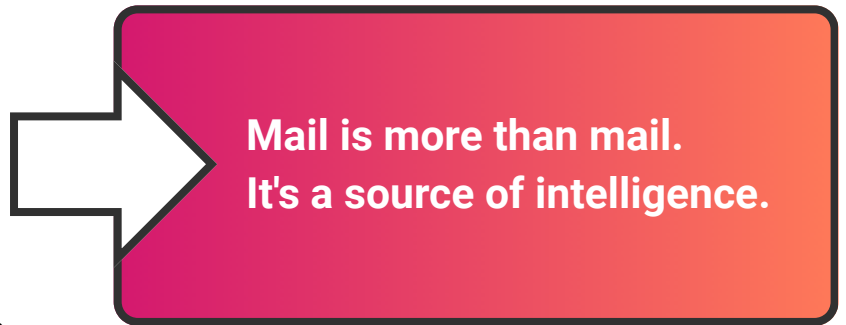
Scalable Delivery Intelligence

Leverage the same infrastructure across other critical communications:

- PIN Mailers
- Statements
- Checks
- Regulatory Notices
- Customer Correspondence

Every day, your organization is generating signals that can improve operations, reduce risk, and create better customer experiences.

Your mail is telling a story. It's time to start listening.



Turn card delivery into business intelligence with GH Card Insights™

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About GrayHair Software

GrayHair Software helps the largest financial services, banking, insurance, telco, and healthcare organizations integrate more than 125 billion complex enterprise postal data points (including real-time mail tracking, address quality, and location intelligence) directly into core customer and prospect data platforms. As a result, GrayHair clients achieve dramatic outcomes, including improved marketing campaign performance, enhanced customer communications, reduced undeliverable mail and postal spend, strengthened compliance and fraud measures, and enhanced contact center performance.