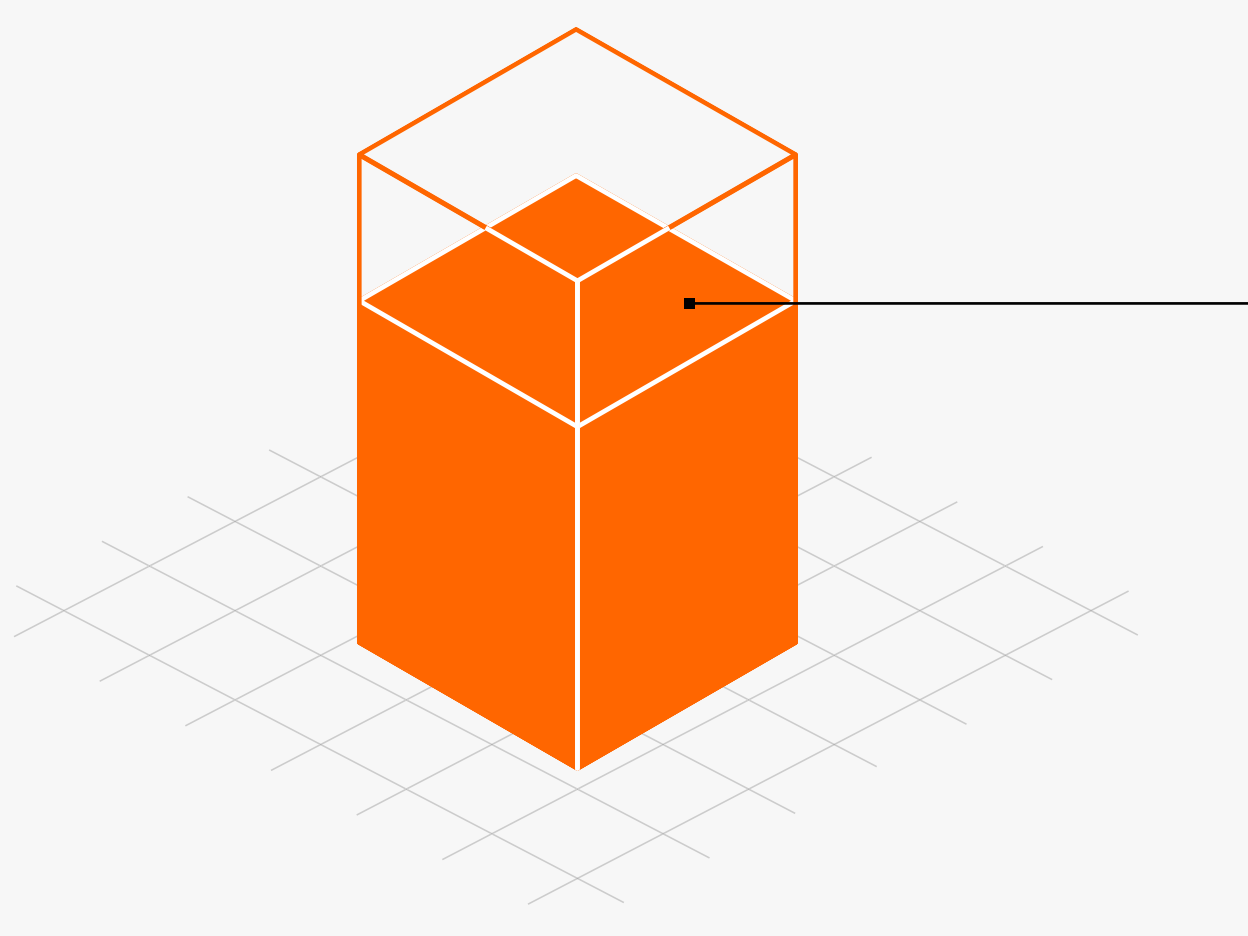




Best Practices to Help Drive Mobile Check Deposit Adoption

Mobile deposit functionality enables consumers to make check deposits from a mobile device anywhere – at home, in their place of business or on the go.

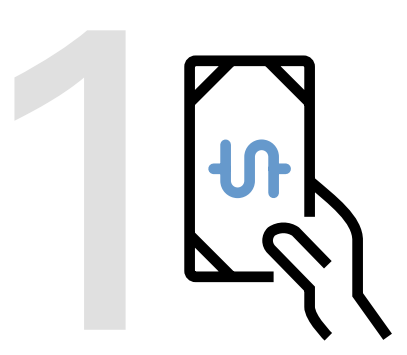


70%

of mobile banking users now rate mobile deposit as a critical or important feature*

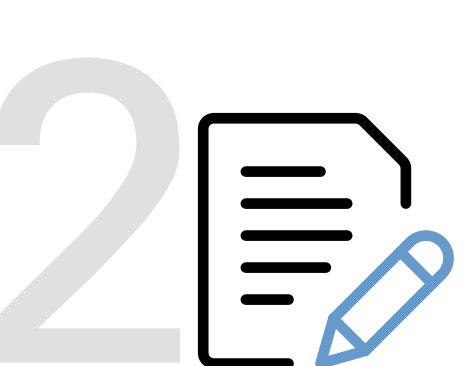


This is an important time to encourage accountholders to embrace your mobile deposits channel to satisfy their expectations for convenience and faster funds availability. It also provides an additional way for your financial institution to grow deposit volume and reduce operational expenses in the branch.



Raise deposit limits

to accommodate higher dollar checks



Increase deposit review thresholds

and provide staff with clear guidance to quickly review deposits



Adjust mobile deposit funds availability policy

to be consistent with that of branch deposits



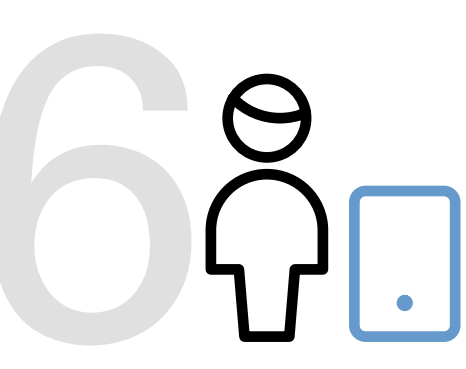
Eliminate online banking enrollment

to automatically enable mobile deposits through the mobile app



Promote mobile deposits

to your accountholders to drive greater adoption of this channel – a benefit to them and your institution



Train and incent staff

to support the drive to mobile

*Source: 2021 Mobile Deposit Benchmark Report, Cornerstone Advisors

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