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Download your copy of the white paper, "[State of Remote Deposit Capture 2009: New Markets, New Models](#)" NOW!

Fiserv is pleased to provide complimentary, value added knowledge resources that contribute to stronger consulting engagements.

[In the Press](#)

Fiserv to Help Financial Institutions Accelerate Small Business Awareness of Merchant Capture

Fiserv, Inc. announced the launch of its Merchant Acceleration Program (MAP), an initiative to increase the awareness and adoption of merchant capture by businesses.

[Read more](#)

Trending Remote Deposit Capture for 2009 and Beyond

Financial events of the past year, a poor economy and new FFIEC guidance on RDC risk have curtailed product launch plans and impacted growth forecasts for remote deposit capture (RDC). Nevertheless, it is estimated that by year-end, about 64 percent of U.S. financial institutions will have adopted an RDC solution.

Industry Resource

The research paper "[State of Remote Deposit Capture 2009: New Markets, New Models](#)," authored and published by the international research and consulting firm Celent, analyzes where RDC has evolved and where it could be headed in 2009 and beyond.

Even under challenging economic conditions, 3,600 financial institutions have adopted new solutions in the past year. Celent estimates that by the end of 2009, nearly 10,500 U.S. financial institutions, or 64 percent of all U.S. financial institutions, will have adopted RDC in some form. Celent predicts there will be 505,250 commercial RD users/scanners by the end of 2009, a 35 percent year-over-year growth. Further, Celent reports that nearly 90 percent of new installations over the past year have been web clients—in an environment where most vendors offered a choice. RDC has also had a positive effect on deposit growth, to the extent that most banks now state that the primary strategic intent for RDC is deposit gathering, as opposed to the defensive stance taken earlier by many institutions.

RDC adoption has also been fueled by solutions that utilize existing scanning equipment rather than requiring specialized check scanners. A third RDC “game changer,” mobile RDC, also emerged in 2009.

Celent points to three key factors in determining how far RDC will continue its ascent:

- Will financial institutions regard RDC as a central “strategy” capable of growing deposits and profitability or just another offering with minimal strategic value for the bank?
- To what extent will alternative distribution channels gain momentum?
- Consumer capture has opened up RDC to “the masses.” How will financial institutions accept the challenge to strategically use RDC—especially small business and wealth management market segments?

Strong RDC adoption through 2009 and into 2010 is projected among financial institutions

Fiserv Launches Acumen™: New Account Processing Solution for Credit Unions

Fiserv, Inc. announced that it has developed a new global account processing solution designed to transform the way large credit unions do business. Acumen™, the newest choice in the Fiserv portfolio of account processing solutions, supports rapid growth with its server deployment model that allows credit unions to scale their operation quickly and cost effectively.

[Read more](#)

Fiserv Drives Paperless Bill Adoption with New E-mail and Mobile Presentment Options

Fiserv, Inc. announced that Biller Direct™ HV, a hosted solution that integrates electronic billing and payment (EBP) capabilities into company websites, has been enhanced with new delivery and alerting capabilities. New capabilities include a “push e-bill” option that enables the delivery of secure PDF e-bills via e-mail and mobile alerts that notify consumers via their mobile device when a bill has been received.

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with under \$10 billion in assets; however, large banks are considering replacement and/or enhancement of first generation solutions to take advantage of more competitive browser-based platforms.

Fiserv Resource

Fiserv experienced significant growth in its Source Capture Solutions adoption in 2009. By the end of third-quarter 2009, Fiserv had added 360 new clients representing 26,000 end-users/scanners, called “seats.” The total number of Fiserv RDC seats is now more than 109,000 across branch, merchant, teller and ATM capture solutions.

A key new initiative at Fiserv is the recently announced launch of its Merchant Acceleration Program (MAP), an initiative to increase the awareness and adoption of merchant capture by businesses. Using the Merchant Acceleration Program, Fiserv will help financial institution clients target industries that are typical users of merchant capture—medical offices, building trades, property managers law offices and many others—to help them better serve these clients and grow their end-user base.

Source Capture Solutions from Fiserv deliver anytime, anywhere deposits for financial institution customers, optimizing efficiency at the branch, teller, home office, ATM or business. Through a single, web-based technology platform, Source Capture Solutions turn paper items, such as checks and deposit slips, into digitized images.

Source Capture Solutions employ a “straight-through” processing model which enables an enterprise view of all deposit sources and standardized reporting and processing. Financial institutions can grow deposits by offering faster processing and added convenience for business and retail customers and by increasing transaction volume through the digital branch, expanding the institution’s virtual footprint far beyond their physical office locations. To download our free whitepaper discussing specific Fiserv strategies for RDC: *Report of Findings: The Relationship between Remote Deposit Capture, Capital Adequacy and Deposit Growth*, [click here](#).

Enhanced deposit review and duplicate detection capabilities help clients comply with the new FFIEC RDC Risk Guidance. And Fiserv online education, marketing and deployment guides help both staff and end-users learn and successfully deploy new capabilities. To download our free whitepaper: *Risk Management of Remote Deposit Capture: A Fiserv Response to FFIEC Guidance*, [click here](#).

Source Capture Solutions from Fiserv include:

- Branch and Teller Source Capture: Branches can capture items at the back counter or right at the teller line to reduce courier costs and extend cutoff times.
- Merchant Source Capture: Businesses can capture check deposits right in their own offices, enhancing customer satisfaction and expanding the bank’s deposit base.
- Consumer Source Capture: Retail and small business customers to scan and deposit

Upcoming Events

Fiserv is attending these upcoming trade shows:

[BAI Retail Delivery Conference & Expo](#)
November 3-5, 2009
Boston, MA

[More events](#)

checks from the convenience of their homes or offices, without requiring a dedicated check scanner.

- **Deposit Review:** Enables the institution to review item deposits across capture points and identify duplicate items, errors or fraud attempts.

Visit our web site www.sco.fiserv.com to view the new Source Capture videos, which take a humorous approach to demonstrating Source Capture Solutions in action.

For more information about Source Capture Solutions from Fiserv, please contact victoria.lant@fiserv.com

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