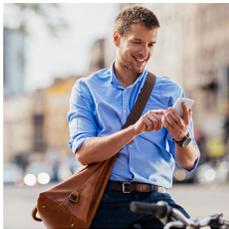


## Originate<sup>SM</sup> Deposits

### Attract New Account Holders by Reaching Consumers Where They Prefer to Apply – Online or on a Mobile Device

Originate Deposits from Fiserv is a simple way for consumers to open an account anytime, anywhere. It makes the process quick and easy, removing any roadblocks that slow account opening, resulting in more accounts for your financial institution.



First impressions matter, especially to today's tech-savvy consumers. Financial institutions looking to attract more account holders need to provide the ability for consumers to easily apply from anywhere. Expand your footprint and start your next relationship where more than half of potential account holders are looking: online or on a mobile device.

With Originate Deposits, you can deliver the experience consumers have come to expect from online and mobile interactions. Because applicants continue to struggle when opening accounts on their own, Fiserv researched how consumers want to open an account which led to a new digital experience that helps financial institutions capture more accounts and cross-sell more services than ever before.

#### **Improve the Account Opening Experience and Drive Consumer Engagement**

The exceptional user experience of Originate Deposits reduces the complexity often associated with other solutions, providing a distinct competitive advantage. The user-friendly, frictionless experience enables you to improve digital engagement and to start new relationships on a positive note from the moment new account holders apply.

One in three consumers begins the application for an account on a mobile device, expecting the process to match that in other daily interactions; the experience must be fast and convenient. Specifically designed for mobile users, Originate Deposits leverages existing data and technology to make it easy to open an account on a mobile phone or tablet. Built-in omnichannel capabilities enable consumers to start or finish an application through any channel without reentering data after authentication for existing account holders to open additional accounts as there is no need to reenter personal data.

Optional features help to simplify the application process and reduce abandonment. For example, mobile users can snap a quick photo of their ID to populate the form and then take a selfie to validate that their face matches the image on the ID, saving time and effort.

#### **Increase the Number of Account Holders and Share of Wallet**

You can increase the number of new account holders and turn single account holders into multiple account holders by redefining the application process, making it quick and easy for consumers to apply from anywhere, at any time. Applicants can use Originate Deposits to open new checking and savings accounts as well as term share certificates. They can even open multiple types of accounts at the same time.

Originate Deposits includes cross-selling and product-bundling capabilities enabling you to promote additional offerings to consumers at a time when they are most likely to take action – during the application process. You can recommend offers to targeted consumers based on criteria entered during the application process. Easy-to-read charts help consumers understand the details in the offers.

### **Improve Productivity With a Simpler Account Opening Process**

Automating the application process allows your staff to spend less time reviewing applications and more time meeting your accountholders' needs. Integrating Originate Deposits with most Fiserv account processing solutions, online banking solutions and Mobiliti™ from Fiserv provides a streamlined user experience for both your financial institution and existing accountholders by reducing the need for manual text entry. Automated procedures ensure all steps are followed, all applications are administered correctly and all data is verified in a consistent manner across channels, no matter how it is submitted. An intuitive user interface makes it easy for staff to manage application forms and configurable dashboards measure your success.

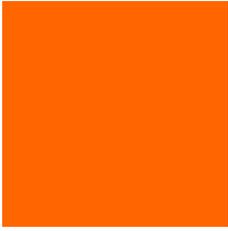
### **Reduce Account Opening Costs**

The typical cost associated with opening an account and processing it manually in a branch is much higher than that for opening an account online. Expenses related to labor, facilities and branch hours account for just some of the differences.

### **Benefits**

The benefits of Originate Deposits are wide-reaching, positively impacting your enterprise.

- **Management:** grow accounts by expanding your footprint and delivering a better digital experience for consumers
- **Marketing:** cross-sell additional services at a time when consumers are most likely to consider them – during the application process
- **Operations:** streamline account opening processes across all channels while reducing the number of manual procedures
- **Risk and compliance:** reduce risk by ensuring all applications are processed consistently and correctly across all channels in a secure manner
- **Efficiency:** improve the bottom line by bringing in additional accounts and cross-selling more products while reducing costs associated with manual account opening procedures
- **Accountholder Experience:** increase satisfaction and engagement by delivering the experience consumers have come to expect from using their online and mobile devices



## Connect With Us

For more information about Originate Deposits, call 800-272-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](http://fiserv.com) to learn more.

## Key Benefits

- Quickly, easily and efficiently turn prospects into accountholders and single accountholders into multiple accountholders by expanding your footprint with an exceptional user experience
- Increase share of wallet by cross-promoting and bundling the right products for targeted consumers at a time when they are most likely to apply – during the application process
- Streamline workflow by reducing manual processes and eliminating duplicate data entry and paper processing
- Reduce risk by ensuring all procedures are followed, all applications are administered correctly and all data is secure and backed up
- Improve your bottom line by reducing manual processing expenses associated with traditional account opening in the branch



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