

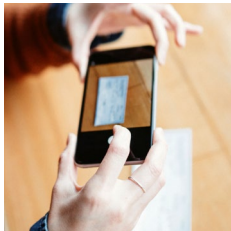
## Product



### Dynamic Deposit Risk Manager

Automated, Real-Time Risk Assessment for Remote Deposit Capture Items

Balance the risk and reward of remote deposit capture (RDC) items by dynamically assigning deposit limits based on risk scores – and eliminate the manual review process.



Dynamic Deposit Risk Manager from Fiserv evaluates mobile deposit items using account information, deposit history, transaction behavior and program guidelines to accept or deny each item. This solution leverages patented technology to assess and manage risk and provides financial institutions the necessary support to move more check deposits to self-service channels such as Mobile Source Capture™ from Fiserv. By moving transactions out of the branch and into self-service channels, financial institutions can increase deposits and cut staffing costs.

#### Enhanced Customer Experience

An RDC transaction can be as favorable as a branch transaction and offers the added convenience of anytime, anywhere deposits. They help you improve service levels for customers and accept more checks at first presentment. RDC capability also gives your very best customers the very best experience – in a hands-off, automated environment. And, no more manual approval involvement by the institution further increases transaction efficiency.

Just offering this service may not be enough. Changing customer habits takes commitment and education. Fiserv includes an RDC adoption program to RDC services. The program covers several disciplines including program

policy, technology, customer experience, staff training, customer education and marketing. A low cost program with Beaver Creek Marketing is also available to help facilitate promotion and staff education for both retail and business programs.

#### How It Works

Dynamic Deposit Risk Manager generates risk scores for every account allowing you to accept more RDC deposits, improve your customer experience and do so securely.

Within the solution, the financial institution establishes risk score tiers. For example, tier scores of one and two indicate the lowest risk, tier scores three to six are medium risk and the remainder are high risk. The flexibility to segment by risk score allows you to apply your financial institution's policies to customers individually instead of lumping everyone together. It's your choice, you may not want any limits on the low risk segment because they are your best customers.

There is also an unscored account tier to cover new customer deposits. Over time, these customers move up through the tiers as their account history grows. If non-sufficient funds and overdraft activity remains positive, limits are automatically changed.



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In another scenario, a good customer suddenly starts developing negative behavior. This customer then moves down into the appropriate tier that reflects that behavior.

### Controlled Risk for Better Compliance

Managing check deposit risk with Dynamic Deposit Risk Manager establishes sound operating controls that help to satisfy examiners. Controls and limits established within program guidelines and maintained by RDC technology are the techniques successfully deployed by industry-leading institutions.

Consistent treatment strategies are employed based on risk score versus arbitrary limits that treat all customers the same. This smart limit program manages risk by accessing data elements about the customer that are not even considered when making a branch deposit. Dynamic Deposit Risk Manager is a safer and more reliable method of sustaining the rules of your deposit program.

As your partner, Fiserv can help your institution shape your risk model, refresh your RDC program rules and contribute to fulfilling FFIEC Guidelines with advice about:

- Technology reliance – customer experience
- Technology security
- RDC risk assessment (contrasting branch to RDC program)
- RDC customer risk assessments
- Addressing customer check truncation

### Key Benefits

- Improved customer management based on policy and risk score versus arbitrary dollar limits
- Patented technology efficiently and consistently assesses and manages RDC risk
- Self-service capture and automated scoring lower operational costs and create opportunities
- Real-time deposit decisions foster greater acceptance for mobile devices to increase customer adoption and usage

These themes are the foundation of an updated RDC program that can lead to significant RDC adoption increases.

### Connect With Us

For more information about Dynamic Deposit Risk Manager, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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