Solve deposit growth

Interest rates are on the rise. Loan demand is outstripping deposit growth. The competition for deposits is fierce.

The average retail deposit growth for the four largest banks in the U.S. is double the rate for regional banks.

Top 4 banks represent 46% of new account openings.

In 2016
2 of 22 major regional banks saw declining U.S. deposits

In 2017
10 of 22 major regional banks saw declining deposits

The quest for deposit growth is on.

Typical growth tactics include:

- New product introductions
- Marketing initiatives
- Targeting accounts
- Internal financials
- Competitive analysis
- Market opportunities
- Customer profiles

But too often, these siloed, uncoordinated tactics are not enough.

Inform tactics with a deposit growth strategy based on critical institutional and market data.

Deposit Growth Services
Fiserv provides a comprehensive set of analysis and consulting services that enable you to identify:

- Your place in the market
- Opportunities in your market
- How to execute to maximize those opportunities

Develop customized deposit growth strategies

Leverage strategies to achieve deposit growth goals

Leverage
Deposit metric analysis
Deposit market growth analysis
Product optimization

Gain
Deep understanding of current environment
Knowledge of market opportunities
Optimal results through tactics aligned with your market

Typical Year 1 ROI: 5–10x engagement costs

Source: “Big Banks Shift to Digital Could Bring These Significant Shareholder Benefits,” TheStreet.com, May 22, 2018