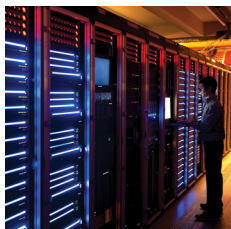


Deposit Director Flex

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



Deposit Director Flex from Fiserv is a simple way for consumers to open an account anytime, anywhere. Keep applicants engaged with a simple application process that demonstrates that you know and value them.

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 Deposit Director Flex, you can deliver the experience consumers have come to expect from mobile and ecommerce interactions. Because applicants continue to struggle when opening accounts on their own, Fiserv developed 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 user-friendly, frictionless experience of Deposit Director Flex reduces the complexity often associated with other solutions, providing a distinct competitive advantage. Improve digital engagement by starting new relationships on a positive note from the moment new applicants apply and keep them engaged until they become a fully active account holder.

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, Deposit Director Flex leverages existing data and technology to make it easy to open an account on a mobile phone or tablet. Comprehensive data resources positively identify and clear applicants for OFAC and IDV by asking them as few as three identifying questions. Existing account holders can bypass personal identification steps altogether when authenticating through the online banking application.

Optional features help to simplify the application process and reduce abandonment. For example, consumers can fund new accounts in the way they select – by transferring money from another institution, or using a debit or credit card.



Increase the Number of Accountholders and Share of Wallet

Applicants can use Deposit Director Flex 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.

Deposit Director Flex includes cross-selling capabilities enabling you to promote additional offerings to consumers at a time when they are most likely to take action – during the application process. Applicants are presented with the deposit account they select, along with complementary cross-sale opportunities such as a prequalified loan or another product your institution is marketing.

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 Deposit Director Flex with most Fiserv account processing solutions and online banking solutions such as 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. Upon approval, the new account is boarded into the account processing system and the accountholder can be presented with the account number in real-time.

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 Deposit Director Flex 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:** Reduce risk by ensuring all applications are processed consistently and correctly across all channels in a secure manner



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 to learn more.

- **Efficiency:** Improve the bottom line by bringing in additional accounts and cross-selling more products while reducing costs associated with manual account opening procedures
- **Compliance:** Meet auditor needs with an audit packet containing all documentation scoring and decision steps used in the approval, saved with each application
- **Accountholder Experience:** Increase satisfaction and engagement by delivering the experience consumers have come to expect from using their online and mobile devices

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 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

Connect With Us

For more information about Deposit Director Flex, call 800-272-7882, email getsolutions@fiserv.com or visit fiserv.com.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com