

Dynamic Deposit Risk Manager

Automated, Real-Time Risk Assessment for Mobile Deposits

As you offer consumers greater speed and convenience through digital services, you also need to manage your risk. Dynamic Deposit Risk Manager from Fiserv delivers data-driven automation to mitigate deposit risk and improve transaction efficiency.



Moving more deposit transactions into self-service channels enables you to meet consumer demands, increase deposits and reduce staffing costs. Dynamic Deposit Risk Manager automates and streamlines risk assessments to help you balance the risk and reward of mobile deposits.

Enhanced Experiences

Dynamic Deposit Risk Manager uses patented Fiserv technology to dynamically assess risk in real time and help you move more check deposits to self-service channels such as Mobile Source Capture.™

The solution assigns deposit limits based on individual risk scores. By managing deposit limits dynamically at the account level instead of using arbitrary limits, you can offer higher limits to your most valued consumers while effectively managing risk, ensuring compliance and reducing manual reviews.

Dynamic Deposit Risk Manager also lets you accept more checks on the first attempt. When a deposit limit is exceeded, it stops the deposit in real-time and initiates a detailed message about why the transaction can't be completed. Your staff may allow a custom override for the account or redirect the consumer to a different channel.

How It Works

Dynamic Deposit Risk Manager uses historical data from your account processing system to populate specific predictive variables and generate trends that are used to calculate a risk score for every account. This score is created using a combination of data used to determine the probability of a charge-off should you accept a deposit for this account.

This probability factor is then used to apply segmentation of risk to predefined risk tiers with custom limits for each tier. Limits can include:

- Item level limit
- Daily total dollar amount
- Rolling 30-day total dollar amount
- Daily total number of deposits
- Rolling 30-day number of deposits

Dynamic Deposit Risk Manager provides separate risk scores for small business and consumer accounts, providing a solution tailored to the needs of business customers.



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](https://www.fiserv.com) to learn more.

You Stay in Control

You retain as much control as you want with Dynamic Deposit Risk Manager. You can customize, review or update deposit limits at any time using self-service configuration tools in the web-based Intelligent Workplace™ interface. Override features are available to help you provide the best experiences to your most valued consumers. The risk tier for a specific account or group of accounts can be adjusted as needed, and overrides can be configured with expiration dates or left indefinitely.

Leading financial institutions around the world use our risk engine to manage risk, maximize profitability and deliver great banking experiences. Dynamic Deposit Risk Manager improves your ability to increase deposits, reduce operational costs and transform your branches.

Key Benefits

- **Risk-based compliance:** Manage risk based on accountholder data versus arbitrary dollar limits
- **Innovative technology:** Calculate account-level risk scores in real-time to confidently and consistently assess and manage risk
- **Increased adoption:** Deliver more consistent user experiences and set higher deposit limits when possible
- **Enhanced customer experience:** Accept more checks the first time
- **Improved efficiency:** Reduce costs and accelerate branch transformation through self-service capture and automated scoring

Connect With Us

For more information about Dynamic Deposit Risk Manager, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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