

Product



Direct Bank

Launch a Branchless Direct Bank With Speed, Agility, Openness and the Flexibility to Create a Unique and Seamless Digital Experience

With Direct Bank from Fiserv, you can get a direct bank up and running quickly and cost-effectively while delivering a truly compelling digital experience. You'll have everything needed to attract deposits, make loans, differentiate in your market and introduce new innovations at a rapid pace.



Digital-only or direct banks offer a way to engage and win new customers without the cost of maintaining brick-and-mortar branches. Today's customers are increasingly willing to trade in-person interactions for a digital experience that adds unique value.

With the right strategy and a highly flexible technology infrastructure from Fiserv, you can create something that's different from anything on the market.

Meeting Your Unique Needs

Direct Bank offers flexible options to meet your unique needs – whether your business is a Fintech, de novo or community bank.

Flexibility for Fintechs

Fintechs that want to expand their offerings can leverage the proven capabilities of Direct Bank to bring financial services to market quickly. You own the customer experience, connecting all required capabilities through our open banking technology while creating a distinct and captivating digital experience.

By partnering with Fiserv, you can feel assured you're addressing the basic

requirements of banking, including regulatory compliance.

Turnkey Solution for De Novos

De novos can rapidly launch a digital-only bank using a prepackaged solution from Fiserv. With Direct Bank, your de novo is well-positioned to grow deposits, make loans and serve customers without the expense of traditional branches.

Our turnkey solution provides access to a full array of back office and digital capabilities required to open and run a direct bank.

Fueling Community Bank Strategies

Many community and regional banks are looking to win the race for deposits and fuel new loans by launching a separately branded digital bank that taps into markets outside their physical footprint.

Direct Bank plugs into your bank's existing infrastructure, supporting a quick launch, while leveraging solutions your bank's team already knows and understands.

Your bank can attract new deposits and loans customers by offering essential banking services through a digital channel.

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.

Key Benefits

- Quick and cost-effective deployment
- Cloud-hosted
- Continuous, real-time processing
- Robust application program interface (API) layer with standardized APIs
- Real-time notification cloud streams
- Market-tested processing and compliance capabilities
- Comprehensive array of pre-integrated surround solutions



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