

Product



Virtual Branch® Next

Elevate Your Members' Digital Experience

What do your members expect from you? Financial services that fit with the way they live and work. With Virtual Branch Next from Fiserv, you can provide an unmatched, personalized digital experience through any device at any time in an always-on, always-connected digital world.



People today are busy, distracted and in search of solutions that will make their lives easier. When it comes to financial services, your members look to you to provide an intuitive experience designed for the way they want to move and manage money.

At the same time, you need digital solutions that help you achieve growth, deepen member engagement and advance the way you go to market – no matter which channel your members choose.

With Virtual Branch Next, you get both.

Virtual Branch Next is a feature-rich digital banking platform that elevates the member experience. With an integrated digital ecosystem, your members can easily navigate an elegant, intuitive interface that brings all of their financial services together in one place.

Modern, Responsive Design

Virtual Branch Next provides a clean, contemporary and intuitive landing page featuring one-click access to all accounts, recent transactions, upcoming scheduled transfers, bills and even their current credit score.

The user interface employs Fiserv design policies for accessibility, ensuring a consistent look and feel across all the Fiserv products your members interact with when they visit your site or app.

Aligned Mobile and Online Experience

Virtual Branch Next employs Mobiliti™ from Fiserv, so your members have a smooth, consistent experience whether they choose to access financial services via a smartphone, tablet or desktop.

Quick and Easy Bill Payments

Through integration with CheckFree® RXP® from Fiserv, your members can quickly view upcoming bills and scheduled payments right from their online banking homepage. With one click, they have access to the full CheckFree RXP interface.

Smart Money Management Tools

Personal financial management tools from Fiserv provide account aggregation and insights to help your members get a comprehensive view of their finances. Right from their online banking site or mobile app, members can access information to help them set goals and make smart financial decisions.

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.

Credit Score Monitoring

A member's credit score is another vital piece of information that can help them make financial decisions. Virtual Branch Next integrates with Credit SenseSM from Fiserv to give members instant access to their current credit score from their online banking or mobile app homepage. Members receive tips to improve their scores, and your credit union can promote money-saving products and services unique to your institution.

Person-to-Person Payments

Zelle[®] is one of the most popular person-to-person payment options on the market, and CheckFree RXP is configured to make it easy for your credit union to incorporate *Zelle* into your online banking site or mobile app.

Ready for Future Growth

The intuitive design and smart architecture of Virtual Branch Next makes integrating new products smooth and efficient. As new technologies emerge, Virtual Branch Next will help you keep pace so you can provide an elegant, excellent member experience – both now and years from now.

Key Benefits

- Clean, contemporary and intuitive landing page with everything your members expect – all in one place
- Enhanced alignment between the online and mobile app experience via mobile access provided by Mobiliti
- Key CheckFree RXP information on the landing page with a quick view of upcoming bills and scheduled payments
- Insightful set of financial tools aggregating the member's entire financial picture in both the online and mobile experience
- Integrated, convenient credit score service that allows you to offer products and services most useful to the member
- Preparation for *Zelle* person-to-person payments



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