

# SmarterPay™: Young Account Management

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Providing Overdraft Limits to the Young Account Segment While Reducing Risk

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Financial institutions rely on new consumer and business accounts to help grow their business, but there's also a downside. Newer accounts (also known as young account segment) pose a higher risk of deposit charge-offs within the first year after opening. SmarterPay: Young Account Management from Fiserv can help you better manage that risk.

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Since the risk on the younger account segment is greater than the more established account segment, it makes sense to handle this higher risk segment more conservatively while still offering the support accountholders need.

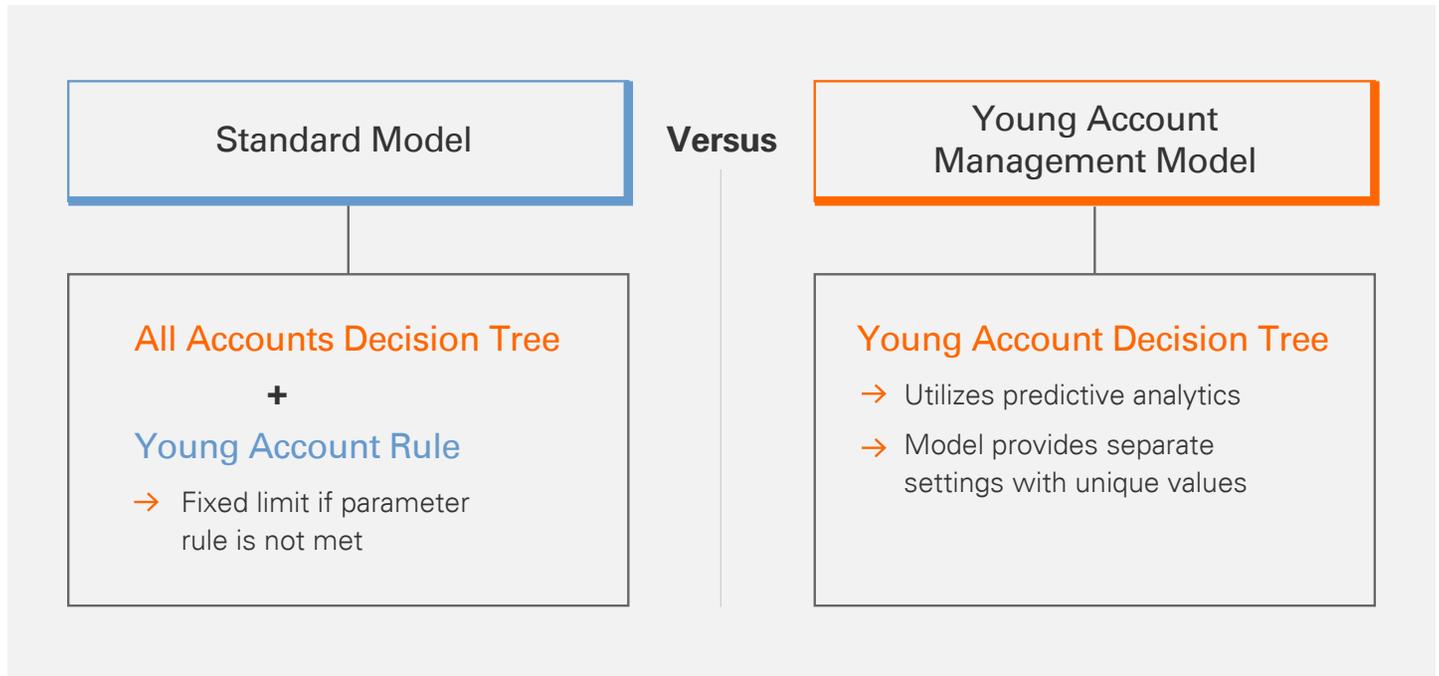
SmarterPay, a deposit analytics solution that helps assess and manage risk at the account level, now offers a Young Account Management module with an algorithm specifically designed for this segment of accountholders. The overdraft limits for this segment are based on predictive variables, parameter settings and business rules set by the financial institution.

It also benefits established accountholders, who have their own algorithm and parameter settings to set limits, leading to a more equitable experience for these less risky customers.

Financial institutions gain the peace of mind knowing their risk is minimized and they can offer a better customer experience, which builds long-term relationships. Financial institutions determine the number of days since account opening that is to be considered a young account under this program.

### Key Features

- Unique decision tree model
- Unique parameter settings by product group
- More flexibility in setting business rules such as traditional fixed limits, custom rules and shorter temporary shut-off rule
- Champion/Challenger capability within model

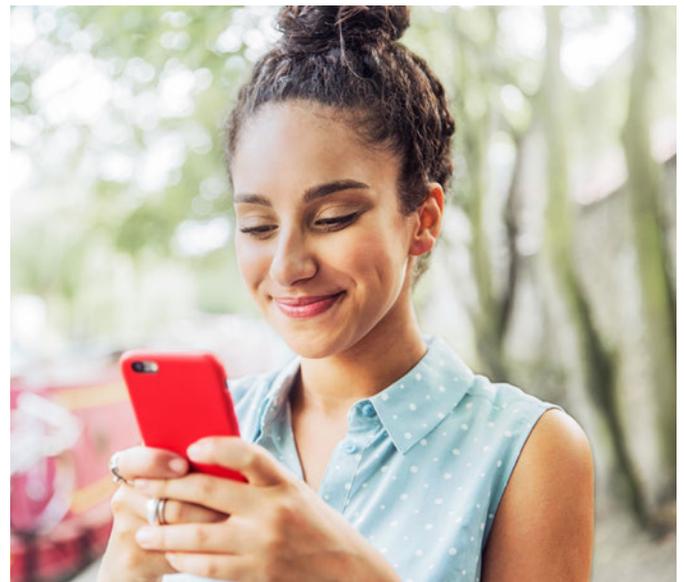


The Young Account decision tree identifies the risk from specific elements related to this segment and enables specialized risk mitigation treatments based on this knowledge.



### Key Benefits:

- Provides stronger risk mitigation on a riskier customer segment
- Improves the customer experience for both accountholder segments
- Allows the financial institution to set the time period for a young account as well as other business rules



# Connect With Us

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SmarterPay: Young Account  
Management

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