

Branch Evolution Services

Turn Your Branches Into Relationship Builders

Even as consumers become more and more digitally dependent, the branch remains a key component of fostering long-term relationships and accountholder loyalty. Consumers want to transact digitally but interact physically, so financial institutions need to provide a high-tech and high-touch experience.

With Branch Evolution Services from Fiserv, you get strategic guidance and connected solutions to help you align your physical spaces with the digital world, so you can deepen accountholder loyalty and grow your bottom line.

We may be in the midst of the Digital Age, but many consumers – including millennials and Gen Z – continue to prefer face-to-face interactions when applying for new financial services, seeking financial advice and addressing financial issues. That’s why branches are evolving from transaction centers to relationship builders – places where financial experts can help people make decisions and manage their money.

But how does that evolution happen?
Where do you start?

Fiserv Can Help Guide the Way

We take a five-step approach in helping your financial institution develop an effective branch strategy:

- Market discovery and performance analysis
- Network strategy and roadmap
- Format design and technology
- Pilot and rollout
- Measurement and optimization

These five steps simplify the complexities of branch evolution to put your institution on a path to future growth.

Market Discovery and Performance Analysis

During the first phase of the engagement, we discuss your goals and objectives, share market insights, assess market growth potential, report and benchmark current branch performance relative to the market, and assign branch network roles for categorization of potential action.

This phase includes looking at market insights, profiles and trends. For example:

- Which branch markets indicate future slow or negative growth in households, and which will drive future positive growth?
- Will your current level of loan and deposit growth sustain your financial institution?
- Are you more dependent on a take-away strategy for growth, and how long will that last?

We also conduct a branch performance assessment, asking questions such as:

- Have you exhausted growth opportunities relative to market-level penetration benchmarks?
- Where can you optimize growth?
- Are you missing opportunities in your existing market footprint?



Network Strategy and Roadmap

Equipped with the insights gathered during the first phase, we develop options for reshaping your branch network:

- Create hub-and-spoke clusters and recommend actions (major/minor renovation, relocation and universal staffing)
- Assign formats, criteria and functional requirements (staffing and technology)
- Deploy on-site branch surveys
- Develop an investment roadmap and ROI models to achieve growth objectives
- Explore formats (full service, inline, micro and self-service)
- Explore models (tech-friendly, kiosk-friendly, coffee bar and traditional)

Format Design and Technology

Once we determine your strategy and roadmap, we conceptualize the design and help you define your ideal branch experience (your “North Star”). We also assess technology infrastructure and select technology solutions; document format design guidelines for implementation rollout; and develop an execution roadmap based on a prioritized list of opportunities. This phase includes branch experience mapping and assessing your technology offerings.

Pilot and Rollout

When you’re ready to deploy, we help with creating design application and ROI-based budgets by site; construction documentation; program management; technology implementation; and training staff in the new design environment, branding and technology.

Measurement and Optimization

To get the most value from your new branch strategy, it's important to continually evaluate performance versus target vision and provide education on self-service technology and culture. We help with ongoing marketing outreach and subsequent phases of implementation.

Build the Branch of the Future

With the changing demand for branch-based services resulting in tighter margins, there's a critical need to optimize branch performance and efficiency in smart, responsive and forward-looking ways. Rely on Fiserv to help you evolve your branch strategy.



Key Benefits:

- Accurately gauge growth potential and profitability improvements of each branch market
- Know which accountholder and business segments are your best targets
- Base crucial decisions on quantified metrics
- Define your unique "North Star" experience and create your customized branch evolution roadmap
- Optimize your branch network for growth



Connect With Us

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 [fiserv.com](https://www.fiserv.com)

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