

## Fiserv Deposit Network

Stable deposits sourced from thousands of large-balance clients

**Access stable, relationship-based institutional funding without operational complexity.**

**Financial institutions face ongoing pressure to fund loan growth, manage liquidity, diversify deposits, and navigate changing rate and regulatory environments. Fiserv Deposit Network helps solve this with structured access to granular deposits through a single, streamlined solution. It strengthens balance sheet strategies without requiring the management of hundreds of depositor relationships.**

### Solving the financial institution funding challenge

Financial institutions shouldn't have to choose between costly wholesale borrowings, rate-sensitive transactional deposits or heightened liquidity and concentration risk. These tradeoffs can constrain balance sheet flexibility and make it harder to support consistent loan growth.

Fiserv Deposit Network provides a structured way to access stable, relationship-based deposits delivered at scale. Originating from long-standing institutional relationships, including Fortune 500 companies, merchants, endowments, foundations, public funds, family offices and RIA/wealth manager clients, these deposits are allocated across a large network of insured financial institutions in all 50 states.

### Proven scale. Now part of Fiserv.

Through its acquisition of StoneCastle, Fiserv enhances a proven platform with a 15+ year track record that has delivered approximately \$250 billion in stable funding to nearly 1,100 insured financial institutions nationwide.

## Value to your Financial institution

Fiserv Deposit Network provides banks and credit unions with an efficient, reliable and proactive way to manage their primary and contingency funding.

- Enables financial institutions of all sizes to access diversified deposits while supporting scalable growth and new client acquisition
- Deposits are a cost-efficient alternative to expensive branch deposits and other funding sources, with no collateral requirements, annual fees or new technology needed
- Funds come from diversified AML/BSA pre-screened, high-net-worth individuals and institutional depositors

## How it works

1

### Become part of the network

Open a single deposit account using your standard account paperwork.

2

### Set pricing and capacity

You determine the rate and capacity parameters.

3

### Receive allocated deposits

Deposits are allocated to your institution and can be returned at any time at no cost.



## Key benefits

- **Stable deposit funding:** Deposits are relationship-based, not transactional or hot-money flows
- **Financial institution-controlled pricing and capacity:** Each institution determines the rates it is willing to pay and the amount of funding it is willing to accept
- **Balance sheet strategy:** Common use cases include supporting loan growth, backstopping liquidity, replacing short-term borrowing and supplementing core deposit initiatives
- **Operational simplicity:** The program is delivered through a structured process with standardized paperwork, clear onboarding steps and dedicated relationship management

## Ready to learn more?

To schedule a discovery call with our team or request a customized quote tailored to your business needs, contact:

Name  
Title  
Fiserv

Email

Fiserv is the global technology leader at the intersection of finance and commerce. Our solutions empower financial institutions and businesses of all sizes to deliver banking and payments experiences that move more than money.

Discover how at [fiserv.com](https://www.fiserv.com).