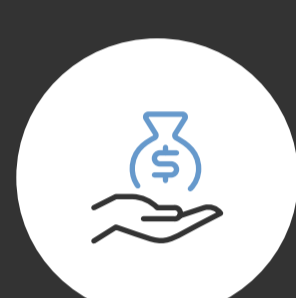


Four Advantages of Mobile Check Deposit With Expedited Funds Availability

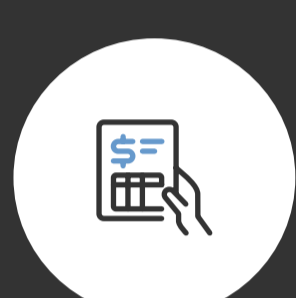
Mobile banking is on the rise – and mobile check deposit is part of the trend. According to Fiserv quarterly consumer trends research [Expectations and Experiences: COVID-19 and Household Finances](#), 25 percent of those who use mobile check deposit, reported using it more since the pandemic began.

So why not provide mobile check deposit with instant access to deposited check funds?

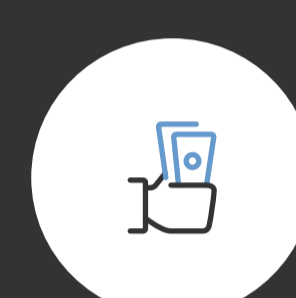
Immediate FundsSM from Fiserv:



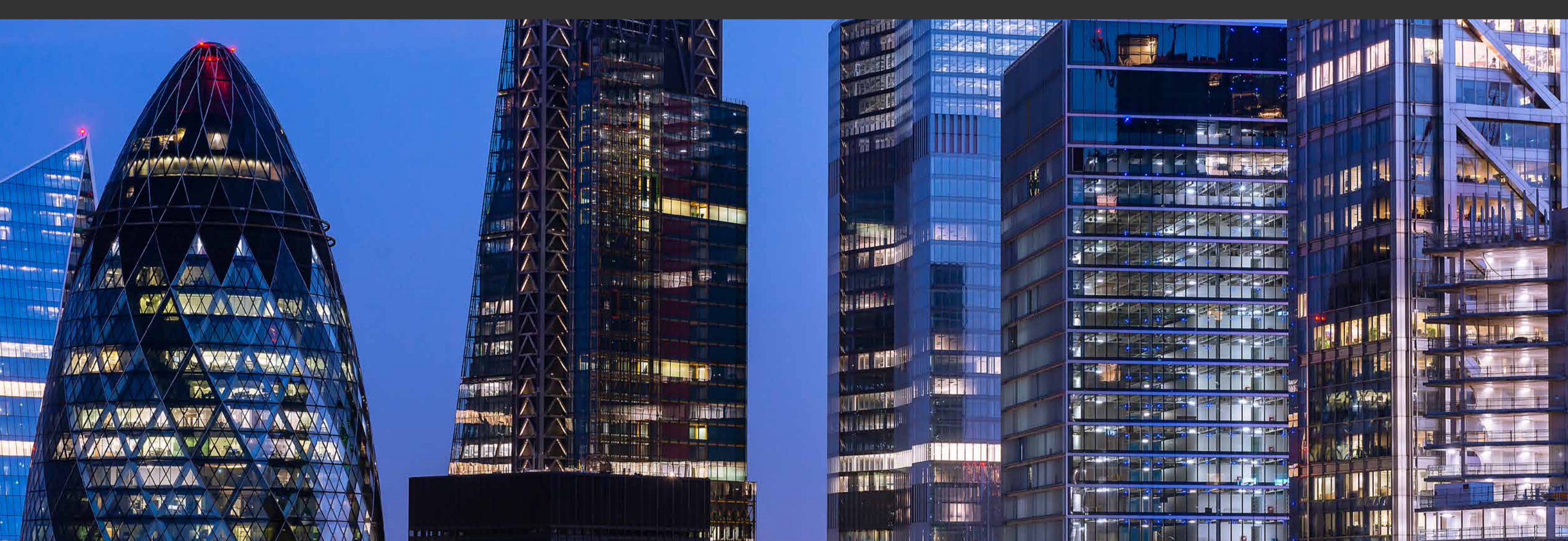
Provides **depositors with expedited access** to deposited funds



Bypasses the traditional funds availability policy



Credits the available balance and provides reimbursement should there be a returned item



There are **many advantages** to your financial institution and your accountholders, including:

1

Less Risk

- Deposit from the safety of home
- No need to touch ATM screens
- Expedited funds offer only made after preapproval – no declines

2

Greater Convenience

- Anywhere, anytime access with expedited funds offer within seconds
- No driving to an ATM or bank branch
- Integrates with mobile systems
- No relying on tellers to make the expedited funds offer

3 **High Adoption Rates**



22%

of mobile users who were offered expedited funds accepted

Source: Based on analysis of Immediate Funds customer/member use

4 **Competitive Edge**

- Meets the needs of consumers and businesses on the device they use
- Keeps you in control of the accountholder relationship
- Helps you gain an advantage over other financial institutions

Leverage the popularity of mobile check deposit and your accountholders' desire for accelerated funds by offering Immediate Funds. Safely and conveniently meet the needs of your consumers and small businesses, while generating revenue and reducing overall risk for your institution.

Connect With Us

For more information about Immediate Funds:

800-872-7882

getsolutions@fiserv.com

fiserv.com