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Fiserv White Paper Outlines How Financial Institutions Can Expand Mobile Capture beyond Check Deposit

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](http://www.fiserv.com), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, today released a white paper outlining how financial institutions can better serve customers by expanding mobile capture capabilities beyond check deposits. The complimentary whitepaper, titled "Banking in a Snap: Mobile Image Capture Can Transform Financial Services," can be downloaded at www.fiserv.com/mobile-capture.

With more than [90 percent](#) of the nation's top 30 financial institutions currently offering mobile check deposit services, the technology has become relatively mainstream. Mobile capture technology has also evolved - it can now be used to capture data from bills, receipts, and other documents. Mobile capture services help meet consumers' expectations to complete financial transactions on their own, reducing the need for them to make a trip to a branch, while creating efficiencies for the financial institution.

"Today's consumers are capturing every aspect of their lives using platforms such as Snapchat and Instagram, so it's only logical that they look to their financial institutions to provide these same type of capabilities for financial transactions," said Daniel Steere, director, mobile image capture, Fiserv. "Utilizing the photo and video capabilities of mobile devices to capture information can significantly streamline financial activities and promote consumer engagement."

For an optimal customer experience, financial institutions must have appropriate resources in place to support mobile capture technology. Special considerations should be made around authentication, choice of mobile platform, and image quality analysis systems. It is crucial that staff members are trained and that they understand how the technology works so they can answer questions and help customers utilize the capabilities. Marketing initiatives are an equally integral component of a successful mobile capture program, with cross-channel promotion that includes videos proving to be most effective.

Financial institutions that take a bold and comprehensive approach to mobile image capture technology will position themselves for positive results. For example, customers can use a smartphone to take a photo of a bill and have the essential information automatically populated into the right bill payment fields so it's ready to pay - a fast and simple experience that is growing in adoption. Offering this functionality through Snap-to-Pay™ from Fiserv has helped Bank of the West drive mobile bill payment volume by 54 percent while enabling customers to add a bill in about 30 seconds.

To download the full white paper outlining strategies financial institutions can use to expand mobile capture technology, visit www.fiserv.com/mobile-capture. To learn more about mobile image capture solutions offered by Fiserv, visit <https://www.fiserv.com/payments/source-capture/mobile-source-capture.aspx>.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a leader in financial services technology, and today is among FORTUNE[®] magazine's World's Most Admired Companies and Forbes magazine's America's Best Employers. For more information, visit www.fiserv.com.

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