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## Fiserv Announces BancStudy: Consumer Deposits Solution

Consumer marketing solution helps banks identify and quantify the best opportunities for origination, cross-sell and retention programs

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, announced today the availability of BancStudy<sup>SM</sup>: -Consumer Deposits, a new solution from Fiserv that will help banks segment and analyze their current customer base to develop highly effective strategies to drive deposit growth.

An example of the Fiserv core competency in Insights and Optimization, BancStudy: Consumer Deposits enables financial institutions to get an in-depth perspective on their customers by analyzing demographic characteristics, lifestyle behaviors and buying patterns. With this insight on their customers, financial institutions are able to:

- Create successful customer acquisition programs. BancStudy: Consumer Deposits performs market penetration and product propensity analysis to give banks the answers they need to target high-growth consumer segments, position more relevant messages and provide the innovative products that their customers want.
- Capture cross-sell opportunities. BancStudy: Consumer Deposits helps banks better understand their customers and execute cross-selling initiatives by identifying current product penetration and propensity by segment; achievable product and household targets; and product penetration gaps by product, segment and branch.
- Execute retention strategies to retain their best customers. By enabling banks to identify their most profitable customers, BancStudy: Consumer Deposits gives banks the opportunity to ensure that they are positioning products and services appropriately to those customers--making offers those customers are most likely to buy, introducing products and services that best meet their needs, and personalizing service and marketing messages.

"Organic growth is critical in today's competitive banking environment and with the information provided by BancStudy: Consumer Deposits, we can pinpoint where there is existing opportunity in our current wallet share to expand deposits and our customer relationships," said Phyllis Pickel, executive vice president, Corporate and Relationship Development, [Sunflower Bank](#).

By quantifying a bank's best opportunities for origination, cross-sell and retention programs, this new tool enables institutions to allocate resources more efficiently and focus on the things that will maximize deposit growth. BancStudy: Consumer Deposits also equips banks

with the tools to execute those programs, including the ability to generate selection criteria to deliver mailing lists for marketing campaigns and suppress current customers from marketing lists so that clients can produce quality lists for targeting new accounts.

BancStudy: Consumer Deposits reflects the commitment of Fiserv to bring solutions that can drive deposit transformation to financial institutions at a time when the industry is facing regulatory changes that have the potential to significantly reduce revenues. Deposit transformation solutions at Fiserv combine market insight and innovative technology to help financial institutions acquire new deposit account relationships, grow deposits and ramp up demand-deposit account transaction volumes. Fiserv understands that payments represent the most significant single line of business in U.S. banking and that technology can play an essential role in helping banks expand deposit account relationships and make them more profitable.

With BancStudy: Consumer Deposits, financial institutions receive customer driven marketing analysis on-demand. As with the company's [BancAnalyst<sup>\(R\)</sup> Financial](#) and [BancAnalyst Market](#) solutions, there is no software installation or report writing. Through a secure interface, banks simply provide an extract of their customer data to Bank Intelligence Solutions from Fiserv, and the company provides online access to a wealth of intelligence about their consumer deposits and growth opportunities. As part of their subscription to BancStudy: Consumer Deposits, financial institutions also gain access to an experienced senior bank strategist who will advise them on how to create customized consumer marketing strategies.

"We developed BancStudy: Consumer Deposits as a direct response to clients who were seeking a rapid and comprehensive way to understand their customers, a critical first step toward developing an effective consumer deposit strategy," said Steve Cotton, president, Bank Intelligence Solutions, Fiserv. "Like our other solutions, BancStudy: Consumer Deposits is engineered to guide more efficient allocation of our clients' finite resources in order to grow their bottom-lines. It's not about working harder, rather it's working smarter."

#### About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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Source: Fiserv, Inc.