

 Solution

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# Deposit Limit Manager

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Establish Intelligent Deposit  
Limits and Ensure Compliance

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Establishing intelligent deposit limits for deposit accounts can reduce deposit risk for your financial institution, while rewarding good accountholders with higher deposit limits. Deposit Limit Manager from Fiserv uses historical data from your account processing system to calculate risk scores for each account and determine automated deposit limit values.

Deposit Limit Manager helps you achieve consistency across depositors, enabling you to offer higher limits to your most valued accountholders while managing risk and ensuring compliance. The solution automates and streamlines deposit risk assessments to help balance the risk and reward of mobile deposits. And moving more deposit transactions into self-service channels enables you to meet consumer demand, increase deposits and reduce staffing costs.



### Enhanced Experiences

Deposit Limit Manager uses patented technology from Fiserv to assess risk in real-time and help you move check deposits to self-service channels such as mobile deposits. The solution also enables you to accept more checks on the first attempt. When a deposit limit is exceeded, it stops the deposit in real time and initiates a detailed message about why the transaction can't be completed. Your staff may allow a custom override for the account or redirect the accountholder to a different channel.



### How It Works

Deposit Limit Manager uses historical data from your account processing system to calculate a risk score for every account. The score indicates the probability of a charge-off, should you accept a deposit from the account.

That probability factor is then used to assign each account to a predefined risk tier, with custom limits for each tier. Limits can include:

- Item level limit
- Daily total-dollar amount
- Rolling 30-day total-dollar amount
- Daily total number of deposits
- Rolling 30-day number of deposits

Deposit Limit Manager provides separate risk scores for small business and consumer accounts, providing a solution tailored to the needs of business customers.





## You Stay in Control

You retain as much control as you want with Deposit Limit Manager. You can customize, review or update deposit limits at any time using self-service configuration tools in the web-based Intelligent Workplace<sup>SM</sup> interface from Fiserv. Override features are available to help you provide the best experiences to valued accountholders. The risk tier for a specific account or group of accounts can be adjusted, and overrides can be configured with expiration dates or left in place indefinitely.

Leading financial institutions use our system to manage deposit risk, maximize profitability and deliver great banking experiences. Deposit Limit Manager enables you to increase deposits, reduce operational costs and transform your branches.




## Key Benefits

- Manage deposit risk based on accountholder data versus arbitrary dollar limits
- Calculate account-level risk scores in real time to confidently and consistently assess deposit limits
- Increase mobile deposit adoption by delivering a more consistent user experience and setting higher deposit limits when able
- Enhance the overall accountholder experience
- Improve efficiency and reduce costs through self-service capture and automated scoring



# Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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