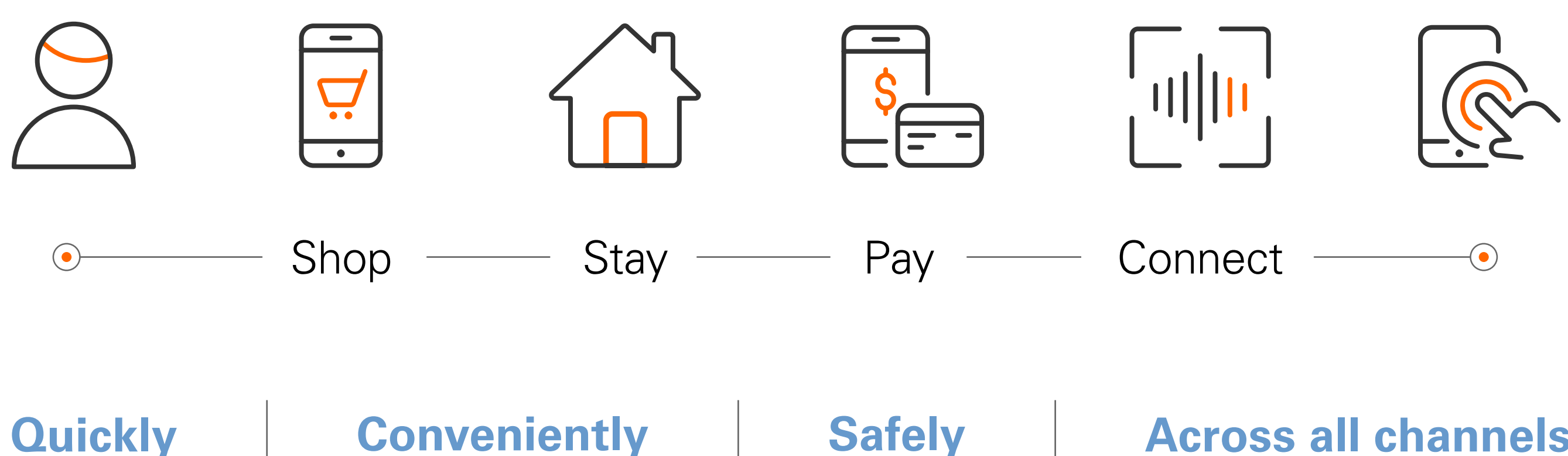


Branch Evolution and the Future of Delivery

Consumers have new expectations about how they



 The expectations of digital are changing

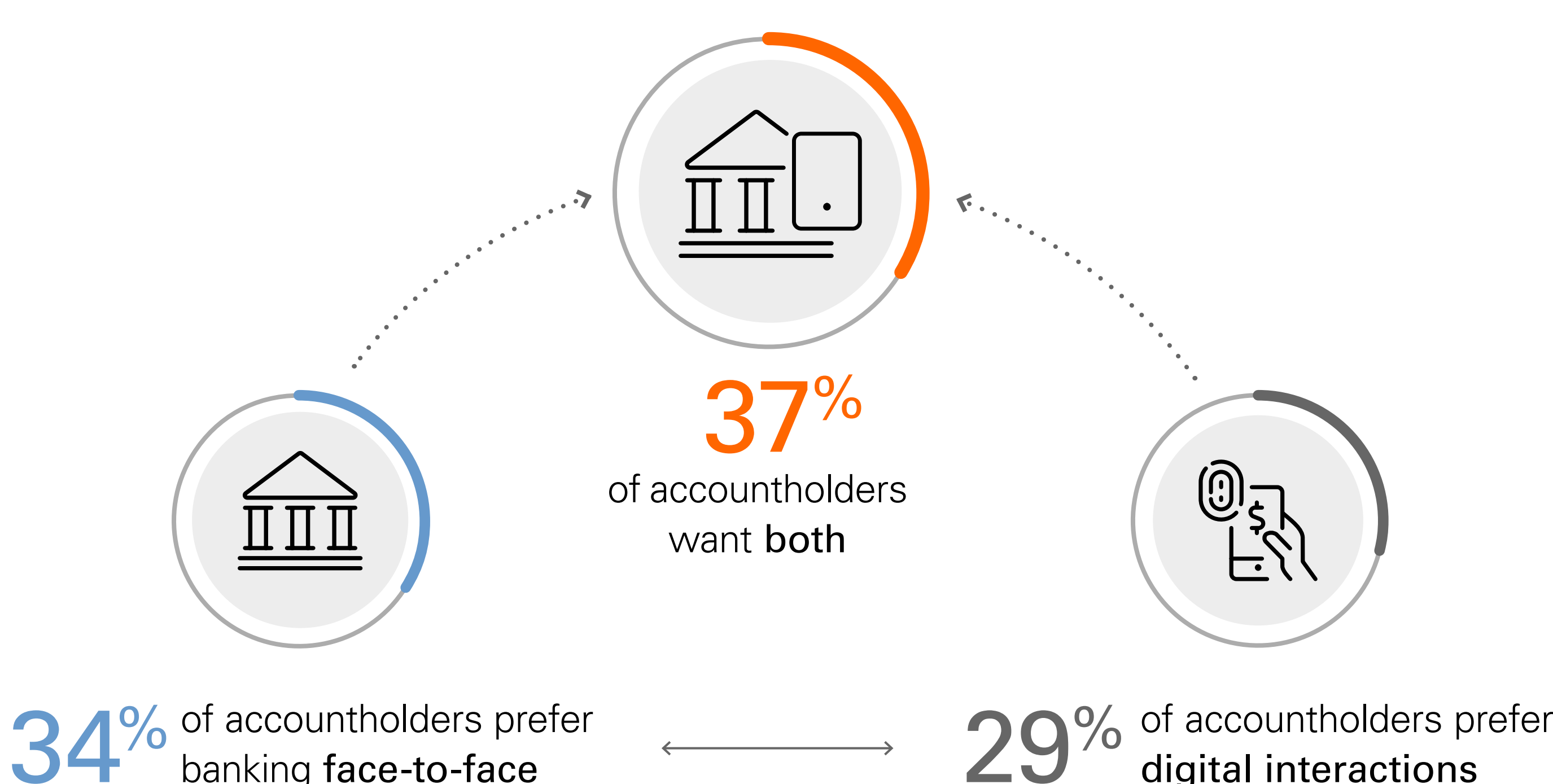
Sixty-six percent of people who increased mobile deposits because of the pandemic expect the change to be permanent

 Even so, physical locations still matter

Seventy-seven percent of people expect to visit their financial institution branch within three months of it reopening

Source: Expectations & Experiences: Consumer Finances During COVID-19, Fiserv, 2020

For banking, most prefer a blend of digital capabilities and face-to-face engagements



Source: Raddon Research Insights Payments & Channels: Seeking a Seamless Experience, Raddon, A Fiserv Company, 2020

Align digital capabilities with the branch experience



Evolve your delivery strategy

- Improve consumer and business experiences

Enhance your brand
- 
- Create operational efficiencies

Optimize staffing and culture

Let's start planning the evolution of your branch