

RDC for Deposit Acquisition

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Fifth Third Bank Deposit Acquisition Strategy Features Remote Deposit Capture

Business Opportunity:

In 2005, Fifth Third Bank implemented remote deposit capture as a key component of their customer deposit acquisition strategy. Remote deposit capture is offered as a part of the bank's treasury management package and is used to grow deposits from existing customers through consolidation of accounts as well as attract new customer deposits from customers outside the bank's retail presence.

The Implementation:

Fifth Third Bank presents remote deposit capture capabilities to its clients in the normal course of business discussions, especially in its business banking relationships. Fifth Third banking representatives always begin with an understanding of the client's needs. Are they interested in image exchange? Are client personnel technologically savvy? A profile of each customer is created, examining the company's

needs and current deposit methods. Customers are evaluated based on their interest in image exchange as opposed to standard paper clearing or if they currently use image exchange, their level of happiness with the solution. A suggested solution is then crafted to fit their business model.

Overall Benefits:

Using Digital Check's electronic check scanners and WAUSAU's software application, Fifth Third Bank has deployed remote deposit capture to more than 3,000 locations and 2,500 customers, many of whom are outside of the bank's regional footprint. The bank targets a wide array of markets, including financial, healthcare, education, insurance and retail merchants. Client remote deposit capture deployments range from organizations using scanners in 100 locations to small businesses with single locations. Fifth Third Bank currently offers remote deposit capture in 42 states, and approximately 11 percent of deposits are derived from clients outside of their retail presence. The

remote deposit capture solution allows the bank to expand their reach outside of their traditional geographic boundaries. "Utilizing remote deposit capture, we were able to broaden our market and disperse our sales team throughout the country," said Matt Jarboe, senior commercial product manager of Fifth Third Bank. Since implementing remote deposit capture, the bank has gained depository revenue and value outside of its regional footprint.

By capturing and sending check images electronically, customers eliminate the need to visit a branch to make deposits. Customers gain faster access to funds, can consolidate their banking relationships, save time and eliminate courier costs.

About Fifth Third Bank

Headquartered in Cincinnati, Ohio, Fifth Third Bancorp's origins date back to 1858. The bank, which officially became known as Fifth Third in 1969, has grown to be one of the top financial institutions in the country through a series of successful mergers.



Today, the company operates 18 affiliates with 1,232 full-service banking centers. Fifth Third Bank ranks 18th in asset size, with total assets of \$111 billion.

About Digital Check

Digital Check is a provider of distributed-capture check scanners for branch automation and remote deposit capture applications. The Northfield, Ill.-based company was selected for Bank Technology News' 2008 "Ten Technology Companies to Watch" for its innovative products and has been listed as one of the publication's top innovators. Digital Check's [SB Line](#), [TellerScan](#)® and [CheXpress](#)® series of electronic scanners are cost-effective and provide high quality images, MICR accuracy and reliability. The company's scanners are available worldwide through a network of more than 70 authorized solutions providers and are supported by Digital Check's comprehensive fulfillment, training, support, warranty and repair services. For more information, call 847-446-2285 or visit the company's Web site at www.digitalcheck.com.

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