

Case Study



MB Financial Bank

Merchant Source Capture™ from Fiserv Complements a \$10 Billion Bank's Treasury Offerings

Chicago-based MB Financial Bank goes the extra mile to make its customers feel welcome. A uniquely diverse bank, MB specializes in serving local middle-market businesses and retail customers.



"Merchant Source Capture from Fiserv is a great complement to our overall treasury offering. It helps us to gather deposits, works from any location, and, most importantly, our customers really like it."

Larry Kallembach

EVP & CIO
MB Financial Bank

Thirty-five different languages are spoken among MB's 1,700 employees, so there are few cultures that would not feel at home working with the institution. Five of those languages are options on the bank's voice response. This exemplifies MB's true desire to cater to all of its customers' needs, including expansion to other locations.

When those customers want to expand their operations, MB uses Merchant Source Capture from Fiserv, a remote deposit capture solution, to offer convenient check capture from any location.

Location, Location, Location

MB became concerned about how to accommodate customers wanting to expand their operations outside Chicago. Of course, the bank could continue to process customer deposits, but with the transportation fees involved as well as the delay in getting the physical deposits to a Chicagoland location, there had to be a more ideal situation.

MB bankers began to investigate their options. They needed to be able to expand offerings to their customers if they were going to have a chance at retaining them, but that meant offering a solution that made banking easier for them without being more expensive for MB. They decided that if



Client Profile

- \$10 billion in assets
- Nearly 90 branches
- Signature account processing client
- Merchant Source Capture client since January 2006 (BankLink® Remote Deposit Capture)
- Other solutions from Fiserv: Card Services, Nautilus® Enterprise Content Management, Risk & Performance Solutions, Output Solutions, Personix Card ServicesSM, Electronic Banking Services and Branch Source CaptureTM

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next, right now.

they could offer their customers a merchant capture solution, they would be one step closer to creating even more positive working relationships.

Needed: A Solid, Proven Solution

As they began to look at the remote deposit capture solutions that were on the market, they knew they did not want a solution that had only recently been introduced to the market. MB was looking for a solution that was established and was highly regarded by its users. "After looking at the Fiserv solution, we didn't look hard at other solutions as we found the Fiserv technology to be at the forefront," said Mr. Kallembach. "We really focused on this solution as it was the most complete and it had the security for which we were looking—two very important factors in our decision-making process."

Efficient Installations

MB management focused on implementing an efficient solution that minimized support costs in order to complement its high-touch customer relationships. Merchant capture is a convenient, cost-effective way for corporate clients to electronically deposit checks. The Fiserv solution allowed MB to support customers with installation and training, but then conduct any additional support via a webinar. According to Mr. Kallembach, "The installations go smoothly, the maintenance is minimal and the cost structure is advantageous."

Merchant Source Capture has proven to be a perfect accessory to MB's other treasury management solutions. By making it easier to capture remote deposits, MB is able to further their relationship with key clients, therefore helping with retention as well as acquisition.

Challenge

MB was challenged with retaining corporate customers' deposits, while also keeping costs at a minimum, even when customers expand into other parts of the country.

Solution

Merchant Source Capture from Fiserv allows MB customers to submit deposits virtually, improving convenience while reducing costs. MB retains and increases deposits by being a partner to meet all its customers' business banking needs.

A Complete and Integrated Solution from Fiserv

Beyond RDC, MB uses a comprehensive set of deposit, loan and cash management solutions from Fiserv to help them compete in the very diverse Chicago-area market. The bank relies on Fiserv best-of-breed processing services and solutions to arm their employees with consolidated customer information, multi-lingual capabilities and the most comprehensive financial management tools available, including enterprise-wide fraud protection, efficient transaction and payments processing, imaging, treasury management systems, risk solutions and item processing.

"Through the years, we have worked closely with Fiserv to deploy innovative and flexible systems that drive our business forward. Together we look for best practices and incorporate them as part of the acquisition process," said Mr. Kallembach.

Connect With Us

For information on how Fiserv can help your organization, please contact us at 800-872-7882 or visit www.fiserv.com.



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