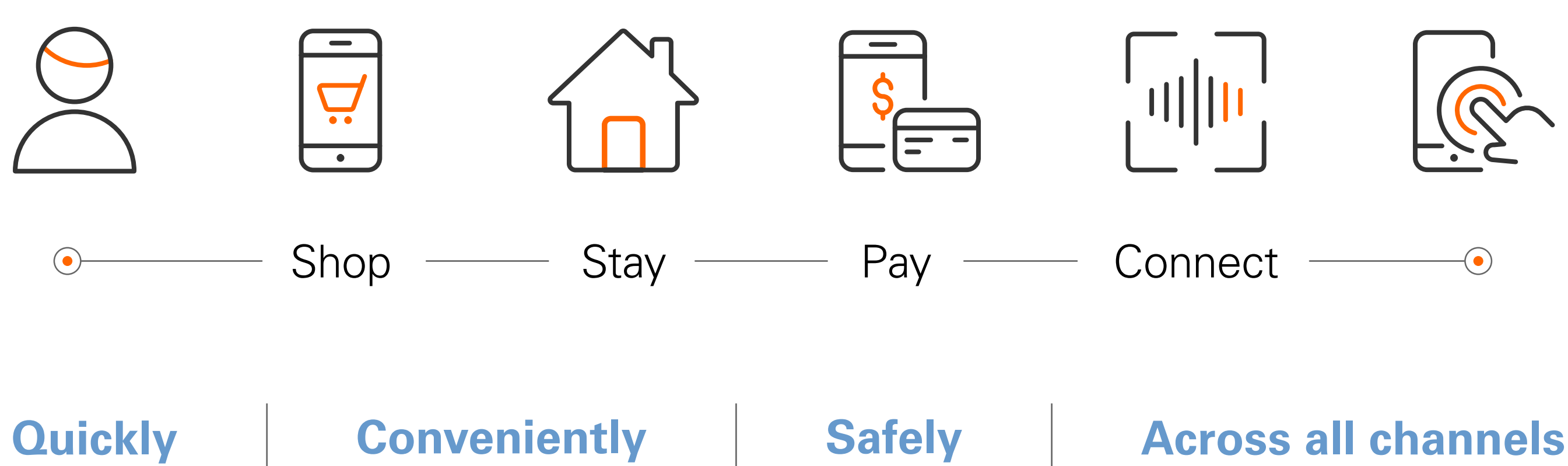


# Branch Evolution and the Future of Delivery

Consumers have new expectations about how they



## The expectations of digital are changing

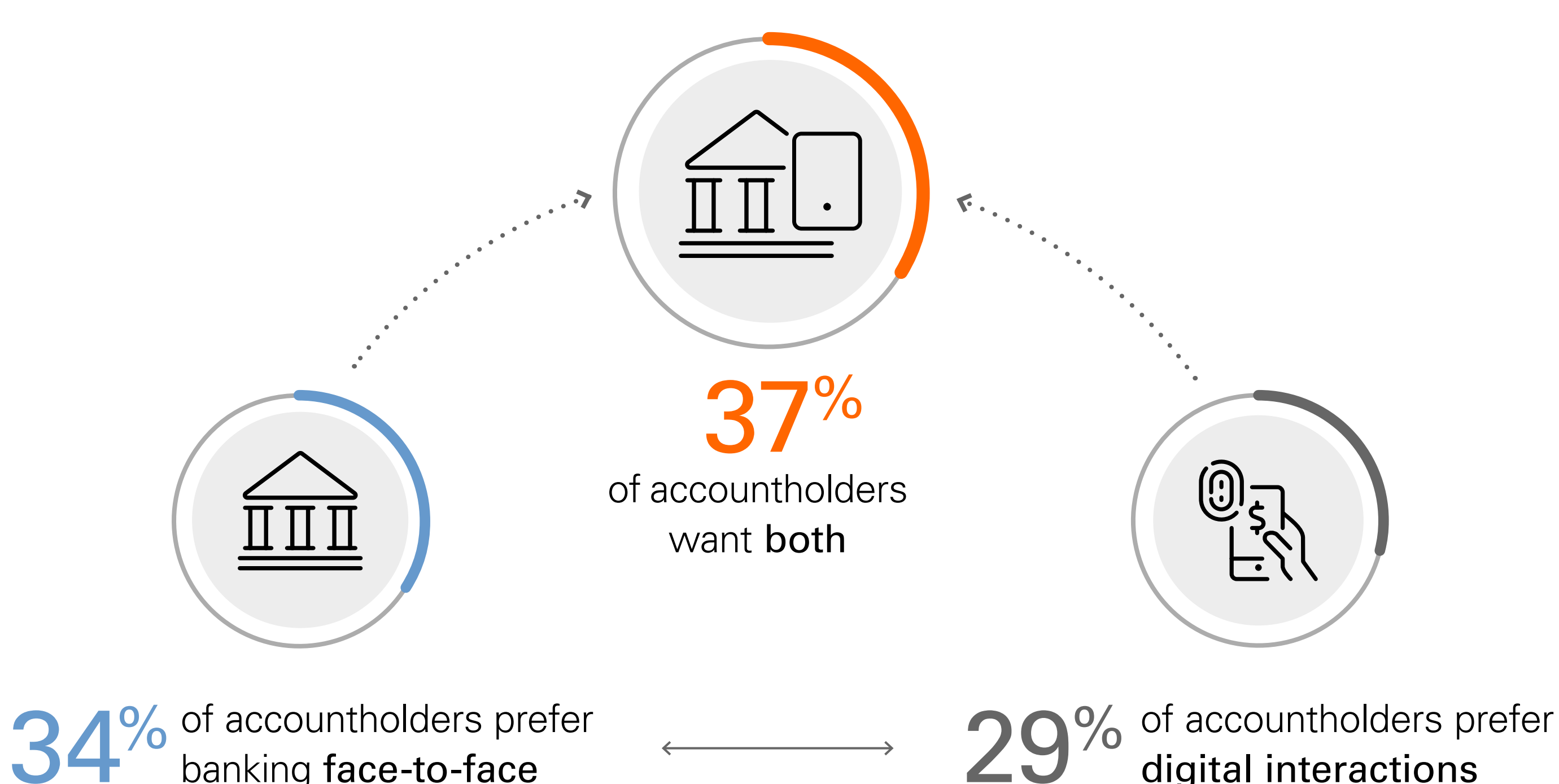
**Sixty-six percent** of people who increased mobile deposits because of the pandemic expect the change to be permanent

## 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