e-book

The Deposit Advantage Playbook

6 Quick Moves + AI Prompts for Smarter, Low Cost Deposit Growth

marquis

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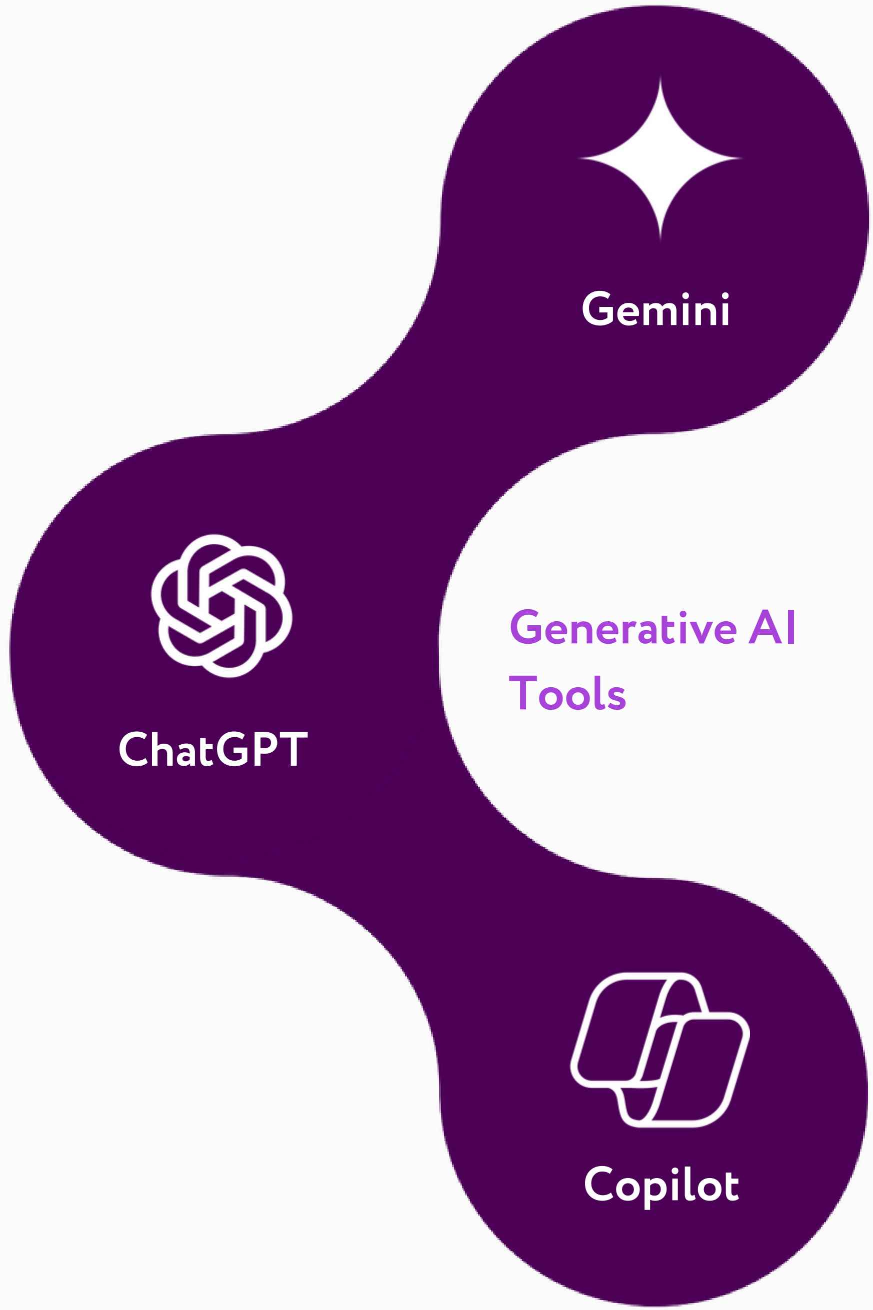
Introduction: How to Use This Guide

We've taken our article "[Quick-Hit Deposit Growth Strategies for Banks & Credit Unions]" and embedded AI prompts. These prompts work in the most commonly used generative AI tools like ChatGPT, Microsoft Copilot, and Google Gemini. Each deposit topic has multiple prompts you can use to kick start strengthening your deposit gathering efforts, and build your AI skills.

To get started, just copy and paste the prompt into your preferred AI tool. Each prompt is a flexible template meant to spark ideas and save you time. For the best results, customize it with your institution's contact information, brand voice, and specific marketing goals. The more you tailor it to your audience and strategy, the more impactful your results will be.



Helpful Tips When Using AI

Treat AI as a person

Your best results happen when you engage with AI and "talk" to it about your desired outcomes. Treat AI like a person and you'll greatly improve your results.

These prompts are starting points.

Some AI tools will prompt you for more insight to focus your output. Others will benefit from your personal modifications or follow up interaction.

Segment your content

AI writes more thoroughly in 500-1,000 word increments. If your training guide or new e-book will be 15,000 words, it's best to write in chapters or sections.

Low-Effort, High-Impact Strategies to Drive Deposit Growth

Building deposits is a top priority for financial institutions (FIs), but not every deposit opportunity has to be a large-dollar transaction. And often those large-dollar transactions are your highest cost of funds. Many effective strategies focus on small, steady growth that not only helps lower your cost of funds but also creates deeper relationships with customers or members.

By combining data driven insights with great customer service, you can implement targeted, low-effort strategies. Banks and credit unions can position themselves as the primary financial institution (PFI) for their customers or members while also promoting financial literacy, good savings habits, and practical solutions that help individuals and families achieve their financial goals.

The following are actionable steps you can take today to drive deposit growth.

Opportunity 1:

Tap into the HSA Account

Health Savings Accounts (HSAs) are an overlooked low cost deposit opportunity for financial institutions. With rising healthcare costs and the increasing adoption of high-deductible health plans (HDHPs), more consumers need to open and fund an HSA. And many already have an account, they're just not regularly making deposits or consolidated at your bank or credit union.

However, many consumers fall into one of four categories:

- They haven't opened an HSA yet but qualify for one.
- They changed jobs and haven't reestablished their HSA contributions.
- They have an existing HSA but aren't actively contributing or increasing their savings.
- They have an HSA balance at another FI from when they were previously covered by a HDHP, and it can be consolidated.

Insights from a Marquis Strategist

"Promoting saving with an HSA supports an FI's focus on financial literacy while helping build customers or members financial health. Marquis's Marketing Data Platform (MDP) can quickly uncover existing HSA savings accounts so you can focus specifically on these needs and monitor your results. The 2025 family limit to HSA savings account contributions is $8,550. Creating a campaign to focus on auto-transfers to build up to that balance over time supports the customer or member's financial goals and MDP can help you track your marketing results to understand your effectiveness.

By promoting HSAs and educating customers or members on their benefits, you can attract a steady stream of low-cost deposits from regular savers while creating an important cross-sell opportunity. Position your FI as the go-to resource for HSAs by making it easy to open and contribute to these accounts."

Quick Action

Launch an awareness campaign around HSAs and your product offering, targeting customers and members with year round education to help consumers continue to save.

You can also focus on businesses you bank, looking for ways to partner to help their employees save for their future health care expenses.

Gen AI Prompt Ideas - HSA Campaign

SHORT PROMPT

Write a friendly and informative email encouraging customers/members who recently enrolled in a high-deductible health plan to open an HSA. Use a tone that's helpful, not salesy, and focuses on how HSAs help people save on future healthcare costs. Include a clear subject line, one-sentence benefit hook, and a strong call to action.

MID-LENGTH PROMPT

Develop copy for a blog post titled: "Why an HSA Is One of the Smartest Financial Moves You Can Make in 2025." Assume your audience is healthcare-conscious young families. Use a tone that's educational but upbeat. Introduce HSAs as a powerful tool—not just a savings account, but a health-and-wealth builder.

Incorporate relatable examples, like saving for a child's braces or a surprise ER visit. Add a callout box for a "Quick Eligibility Checklist." End with a CTA linking to your HSA page and a customer/member testimonial if available.

Create a short social caption to promote this blog on Instagram and Facebook. Build your output with great detail one section at a time and ask for adjustments as we go step by step. Incorporate 2025 limits and cite your sources.

Gen AI Prompt Ideas - HSA Campaign

DETAILED PROMPT - PART 1

Act as a senior financial marketer at a community-focused bank/credit union aiming to grow low-cost deposits by promoting Health Savings Accounts (HSAs). You want to position {*insert bank/credit union*} as a supportive partner for everyday health and money decisions. Build a detailed, 90-day marketing campaign that promotes HSA awareness, account openings, and recurring contributions using email, social media, blog content, paid search, and in-branch engagement.

Segment audiences into four core personas:

1. Those who qualify for an HSA but haven't opened one
2. Those who had an HSA with a former employer and haven't restarted contributions
3. Existing HSA holders with minimal activity
4. Small business owners who may want to offer HSAs to employees

Use a warm, educational tone throughout—think "your financially savvy neighbor" meets "local financial advisor." Emphasize practical benefits (tax savings, future medical expense prep), emotional triggers (peace of mind, family security), and urgency (open enrollment deadlines, tax season planning).

Copy and paste parts 1 and 2 (see next page) into your AI tool together.

Gen AI Prompt Ideas - HSA Campaign

DETAILED PROMPT - PART 2

For email:

- Design a 3-part drip campaign for each audience.
- Include subject lines that use curiosity ("Could this save you $1,000 on your next doctor bill?") and clarity ("How to make the most of your HSA").
- Include personal placeholders like first name, plan anniversary, or recent branch visit.

For social media:

- Develop 2 posts per week for 8 weeks.
- Use storytelling formats—"Meet Sarah, who saved $500 tax-free this year"—and FAQs in carousel posts.
- Generate hashtags, CTAs, and post variations for A/B testing on LinkedIn vs. Facebook.

For blog:

- Assign 3 pillar content pieces: HSA 101, Myths About HSAs, and Long-Term HSA Investment Strategies.
- Help generate SEO keyword clusters around "HSA savings," "HSA 2025," and "high-deductible plan tips."
- Blogs should take about five minutes to read.

For in-branch:

- Write friendly talking points for bankers to use with walk-ins who mention insurance or health care.
- Create a printable HSA checklist and FAQ handout for frontline use.

Ensure tone remains human-centered, helpful, and rooted in {bank/credit union}'s community brand. Build your output with great detail one section at a time and ask for adjustments as we go step-by-step.

Bonus: Have AI build a monthly content calendar you can assign to team members or schedule in advance.

Opportunity 2:

Engage Families with Minor Savings Accounts

One of the best ways to build long-term relationships is by engaging the next generation early. Most banks or credit unions have child specific savings accounts designed with low minimum requirements and low or no maintenance fees. These products shouldn't get dusty, they're an important long-term growth opportunity. Encourage parents to deposit birthday, graduation, and holiday money into these accounts, and when appropriate, transition older minors into student checking accounts.

Many banks and credit unions have access to data that indicates which customers or members have children, presenting an opportunity to introduce minor savings accounts. Or, they have existing minor accounts and can focus on starting or increasing auto-transfers.

Why does this matter?

It encourages parents to start saving for their child’s future and promotes good savings habits at an early age.

It creates future opportunities to transition minors into checking accounts as they begin earning income.

It creates a great financial literacy campaign to deeply connect with your customers or members.

Insights from a Marquis Strategist

"Focusing on parents and providing reminders helps banks and credit unions stay relevant while promoting an ongoing savings plan. Marquis Digital Communication Platform (DCP) can create email campaigns that connect with parents on minor accounts by helping FIs connect seasonal milestones and events to great savings habits.

A year-long campaign that focuses on children receiving money for holidays, graduation, summer jobs, or tailor to saving for goals like a new car, summer camp, or travel, will help build deposits. Email campaigns are easy to create, low cost, and can easily act as a reminder along with financial literacy that supports parents building future savings for their children."

Quick Action

Leverage data to identify likely parents who may benefit from a custodial or minor savings account. Run a campaign to highlight the advantages of saving early.

Your campaign could also focus on encouraging grandparents to save for their grandchildren's important life events. Your campaign can center around calendar events like graduation, summer jobs, or the holidays.

Gen AI Prompt Ideas: Minor Savings Accounts

SHORT PROMPT

Write a brief script written at the financial knowledge level of an average consumer for frontline bankers to introduce minor savings accounts during regular customer or member interactions. Keep it educational and warm, and use a real-life example (like saving birthday money or setting a back-to-school goal). Include 10 FAQs about minor bank accounts.

MID-LENGTH PROMPT

Create an Educational Email Campaign
Write a three email series targeting families likely to benefit from minor savings accounts. Use an inviting, empowering tone that emphasizes how small contributions now can grow into meaningful milestones for their children. The goal is to add new minor savings accounts and set up an auto-transfer.

In each email: Start with a relatable scenario (e.g., first tooth fairy money, high school graduation), include a myth-busting tip (e.g., “Kids don’t need a lot of money to start saving!”), end with a confident, friendly CTA

Subject Lines: Suggest 10 subject lines that spark curiosity and warmth (e.g., “Help Your Grandkids Save for Their Dreams”)

Write the first email and ask me questions to help me dial in my expectations. Then we’ll write the second and third.

Gen AI Prompt Ideas: Minor Savings Accounts

DETAILED PROMPT- PART 1

Omni-Channel Campaign Builder for Minor Savings Growth
Act as a a banking marketing consultant who will help you grow low-cost. relationship-deepening deposits through minor savings accounts. You want to launch a warm, educational campaign that supports families and reinforces your institution's role as a trusted partner in building lifelong financial habits.

First, clarify your focus. Please answer these:
What's your primary deposit goal for this campaign? Such as: Opening new minor savings accounts, adding auto-transfers to existing accounts, increasing current auto-transfer amounts, a mix of the above (please specify).

Do you want to target a specific age group? Such as: New parents (0–5 yrs old), parents of school-aged kids (6–12), teens (13–17), grandparents (saving on behalf of minors), all of the above (multi-segment campaign)

Once your focus is defined, proceed to the next section.

Copy and paste parts 1 and 2 (see next page) into your AI tool together.

Gen AI Prompt Ideas: Minor Savings Account

DETAILED PROMPT - PART 2

1. Email Campaign (3-part series)

Create 3 emails with a supportive, community-first tone to nurture minor savings engagement. Each message should follow a clear structure (header → scenario-based hook → savings insight → CTA).

- Email 1: Inspire new account openings with a milestone (birthday, back-to-school, etc.).
- Email 2: Educate on the power of auto-transfers—how small amounts grow into big moments.
- Email 3: Invite parents or grandparents to set a goal with their child (e.g., new bike, first phone) and encourage recurring contributions.

Suggest 5 subject lines for each, plus one A/B test variant per email (emotional trigger vs. practical benefit).

2. Suggest 3 Key KPIs to Define Campaign Success

Recommend 3 measurable outcomes. Choose KPIs that align with stated goal (new accounts vs. transfer activity). For example:

- % increase in new minor savings accounts opened
- % growth in average balance per minor account
- % of accounts with auto-transfers added or increased

3. Manager Training Outline (for team reinforcement)

Build a 20-minute session plan for branch or call center managers. This should help them:

- Understand the "why" behind the campaign
- Reinforce talking points during team meetings
- Provide a five question quiz that supports the campaign
- Coach staff to identify life events and upsell opportunities (e.g., "You mentioned your daughter just had a birthday—have you thought about starting a savings habit for her future?")

4. Staff Learning + FAQ Guide

Write a supporting document with:

- Top 10 FAQs customers/members might ask (use it or lose it, who can own the account, parental access, etc.)
- Key conversation starters for everyday moments (birthdays, school awards, part-time jobs)
- Common objections and friendly responses
- Include a confidence-building note from leadership reinforcing the community impact of helping families save early.

Opportunity 3:

Encourage Consolidation of Deposit Accounts

Consumers often have multiple accounts spread across different financial institutions, creating inefficiencies and unnecessary complexity. The first quarter of the year, or soon after the April 15 tax deadline, is a prime time to encourage consolidation. Reminding customers or members about all their 1099 tax forms from various institutions can help them realize how scattered their finances are.

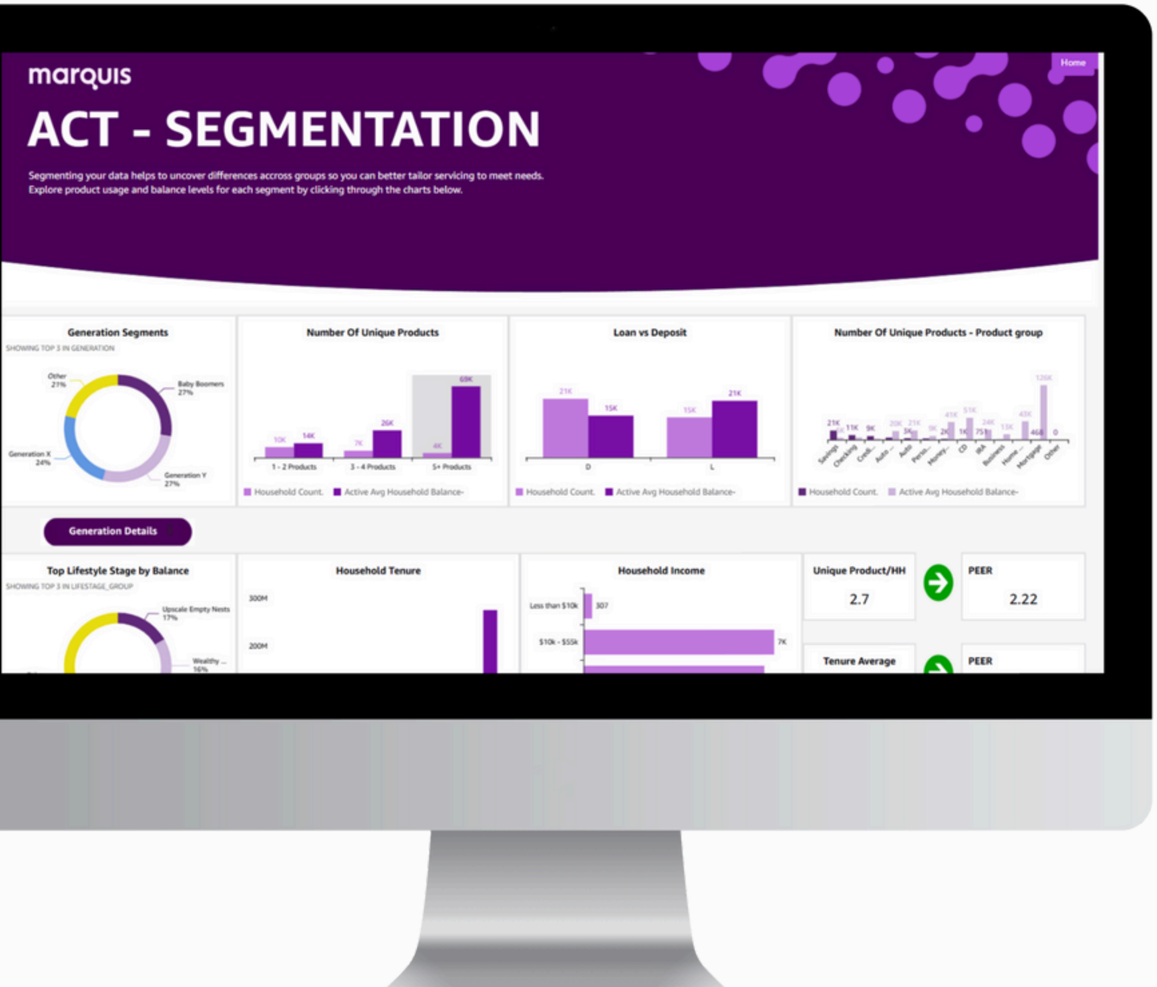
Reach out to account holders with a message about:

Simplification: Managing fewer accounts makes their financial life easier.

Better Rates & Perks: Offer competitive comparisons to show the benefits of consolidating with your institution, and what a larger product mix or balance can provide.

Relationship Rewards: Highlight special perks for those who maintain higher deposit balances with you.

This approach works well with both rate-sensitive customers or members and those simply looking for a more streamlined banking experience.



Insights from a Marquis Strategist

"Finding the right prospects can be difficult. Marquis' KEYs.ai empowers marketers to pinpoint customers or members who likely hold deposits at competing banks or credit unions.

By leveraging predictive models, demographic insights, and next product modeling, KEYs.ai reveals which households have a high probability of having deposit products elsewhere. This intelligence helps marketers craft targeted campaigns to win back those balances and deepen primary financial relationships."

Quick Action

Target customers or members in Q1 with a personalized consolidation offer, comparing rates and relationship benefits to encourage them to bring their deposits home.

Focus on the volume of 1099s they may be receiving, and using that as a guide to consolidate.

Gen AI Prompt Ideas: Deposit Consolidation

SHORT PROMPT

Write a brief script written at a financial knowledge level of an average consumer for frontline bankers to introduce deposit account consolidation during everyday conversations. Keep it educational and warm, and use a real-life example (like simplifying tax season or getting better perks by combining balances). Include five great opened ended questions to jumpstart the conversation. Detail out reasons why consumers would have multiple providers for their savings and list the benefits of consolidating to the bankers have an appreciate for these situations.

MID-LENGTH PROMPT

Develop a 30-minute staff training session to help branch or call center employees confidently introduce and support deposit account consolidation conversations. The goal is to increase deposits by encouraging customers or members to move funds from other institutions. Use a supportive, practical tone that highlights simplification, better rates, and relationship rewards.

Your training plan should include: A quick overview of the consolidation campaign and its goals, key reasons people have scattered accounts and what motivates them to consolidate, three roleplay scenarios (e.g., customer mentions tax season, says they're "watching rates," or jokes about having too many accounts), five-question quiz to check understanding, 10 FAQs staff may hear about account consolidation, common objections and friendly responses, conversation starters that feel natural and helpful during everyday interactions, closing note from leadership reinforcing the impact of helping customers or members simplify and grow their relationship with the institution.

Make the training feel approachable and energizing—like a short team huddle, not a lecture.

Gen AI Prompt Ideas: Deposit Consolidation

DETAILED PROMPT - PART 1

Act as a senior marketer at a bank or credit union developing a campaign to grow deposits by encouraging customers or members to consolidate their funds with your institution. Your approach should feel personal, strategic, and relevant—meeting people where they are in life, and helping them simplify their finances without pressure. You're not just offering rates. You're offering clarity, convenience, and confidence.

Do this in steps. First, define your audience strategy. Second, move into creative development.

STEP 1: Define Your Focus and Segments:

What's your primary campaign goal?

- Attract rate-conscious savers
- Deepen relationships with existing members/customers
- Simplify finances for households juggling multiple accounts
- A mix of the above (please specify)

Which segments will you prioritize in messaging?
Choose 2–3 from this list or define your own:

- Adults 45+ managing retirement and legacy goals
- Dual-income households with overlapping accounts
- Young professionals looking to simplify and grow
- Business owners with both personal and business deposits
- High-balance savers chasing rates
- Members dealing with tax prep and paperwork overload
- Financial minimalists looking to "declutter" their banking

What emotional or practical motivators matter most to them?

Think: Peace of mind, fewer logins, relationship perks, financial clarity, time savings, rate comparisons, etc.

Copy and paste parts 1 and 2 (see next page) into your AI tool together.

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Gen AI Prompt Ideas: Deposit Consolidation

DETAILED PROMPT - PART 2

Email Campaign (3-part series)

Write three emails tailored to your chosen segments. Each email should: Start with a scenario-based hook that resonates, offer an insight or myth-busting tip (e.g., "You don't have to move everything to benefit"), end with a confident, friendly CTA that speaks to value and ease.

Examples of email themes:
• "Too many 1099s this year?" – Tax-time simplification
• "How many savings accounts are you really using?" – Account cleanup
• "More deposits, more rewards" – Unlock perks with bigger balances

For each email, provide: 5 subject lines + 1 A/B test pair (emotional vs. practical), warm, helpful tone that avoids jargon or pressure

Blog Article

Create a blog that takes five minutes to read and will provide educational content on this topic. List out three examples that highlight the features and benefits of consolidating. Include a call to action to speak to a banker. Write at a 10th grade reading level. Your tone should be encouraging so we can help inspire building deposits for financial independence.

LinkedIn Post

Write two posts that helps us encourage consolidating deposits. One is focused on consumers, the second on businesses. Do not use emojis. Focus on how we make it easy to consolidate and the benefits of keeping your deposits in a local institution. Guide that frontline staff can reference during conversations.

Opportunity 4:

Optimize Existing Auto-Transfers to Boost Savings

Many customers already have automatic transfers set up, moving money from checking to a savings account for emergencies, vacations, or major purchases. These existing behaviors create a perfect opportunity to encourage increased savings. A common rule of thumb is to increase retirement contributions when you receive a raise. The same logic applies to savings accounts and can help your customers or members become better savers with small increases over time.

A simple "bump up your savings" campaign can:

- Encourage customers or members to increase the dollar amount of their transfers.
- Consider increasing the frequency (e.g., from monthly to bi-weekly) or setting up an auto-transfer for savings accounts if none exist.
- Reinforce the benefits of consistent saving habits over time and paying yourself first by coordinating the transfers with their payday.

By making minor increases in savings contributions as income rises, or their budget improves, customers or members can build their balances without feeling a major financial strain. Over time, this compounding effect increases financial stability while reinforcing your role in helping achieve that stability.

Insights from a Marquis Strategist

"An important part of any campaign is accountability. Marquis' Data Detection tool brings clarity and accountability to savings growth initiatives by making performance visible at every level. With daily-updated dashboards and customizable reports, FIs can track both the number of new savings accounts and the growth in balances, broken down by branch, team, or campaign.

This transparency ensures that goals are not just set but actively monitored, empowering leaders to spot trends, identify what's working, and course-correct quickly when needed."

Quick Action

Identify accounts with recurring transfers and target them with a "Boost Your Savings" campaign to encourage small but impactful increases in savings contributions. Alternatively, focus on savings accounts without an auto-transfer.

Many consumers do not think about their auto-transfer options, which means an educational campaign about options and good insights can make a meaningful difference.

Gen AI Prompt Ideas: Auto-Transfers

SHORT PROMPT

Write a quick conversation script at a general consumer financial literacy level for frontline staff to use when suggesting auto-transfers to customers or members. Keep it warm, easy to understand, and focused on the benefit of consistency. Include 25 ideas that are simple, relatable examples of savings goals that are more attainable with auto-transfers. Examples may include setting aside $10 a week for holidays or a child's future, to much larger purchases like a new car. Add 10 FAQs about how auto-transfers work, how to set them up, and what to expect. Focus on the benefits to actively saving.

MID-LENGTH PROMPT

Develop a short, engaging 15 minute training session to help frontline staff identify customers or members who are not currently using auto-transfers for savings—and guide them toward simple, supportive conversations to encourage that behavior. The tone should be friendly, curious, and educational. Staff should leave feeling confident in how to spot opportunities and how to ask the right questions. Focus on the staff providing their own insights on savings goals to help promote different financial perspectives.

Your plan should include: An overview of why auto-savings matters—especially for people who think they "don't have enough to save", key indicators that someone may benefit from auto-savings but hasn't started (e.g., multiple transfers between checking and savings, inconsistent balances, recent account opening), three conversation openers or questions staff can use to gently uncover savings gaps ("Have you set up auto-savings to build your account balances?" or "Would it help to make savings automatic, like a subscription to your future?"), sample scripts to respond when someone says, "I don't have the money" or "I don't know where to start"

Include a list of common myths about auto-savings—and the truths that help shift mindsets. Write out the 15 minute agenda to help managers.

Gen AI Prompt Ideas: Auto Transfers

DETAILED PROMPT - PART 1

Developing a 20-minute educational presentation to promote the benefits of setting up automatic transfers into savings accounts. The goal is to encourage everyday savers—especially those who feel like they can't afford to save—to start with small, consistent contributions. The tone should be supportive, relatable, and empowering.

This prompt will walk you through key decisions about how the session should be structured. Once decisions are made, it will generate a complete webinar script tailored to your audience, speaker style, and institutional voice.

Let's begin with the planning phase:

Presentation Goals

What's the core behavior or mindset you want to change or support through this session? Such as, Help people start saving for the first time, move more people into recurring savings behavior, help parents or grandparents save for a child, promote a specific savings product or perk, build financial wellness and deepen relationships.

You can select more than one.

Target Audience

Who are you designing this presentation for? Choose one or more segments: Young adults starting out, parents or caregivers, customers or members with new savings accounts, retirees on a fixed income, customers or members who said they "can't save", a certain level of financial literacy, or another type of audience.

Copy and paste parts 1 and 2 (see next page) into your AI tool together.

Gen AI Prompt Ideas: Auto Transfers

DETAILED PROMPT - PART 2

Speaker Format

Who will host or present the session? Such as:

- One internal speaker (e.g., financial educator, branch manager)
- Two co-hosts (e.g., a banker and a real consumer sharing a story)
- Panel with Q&A
- Someone one else.

Key Topics

What topics or themes would you like to cover in the 20 minutes? Choose any that apply, or add your own:

- Why saving feels hard for most people
- how auto-transfers work
- emotional benefits of consistent saving
- how to start small and grow later
- real-life examples or testimonials
- product-specific details (like rewards or rate bonuses), or other ideas.

Final Steps

Once these decisions are made, I'll generate:

- A fully scripted 20-minute script with a natural speaking language approach tailor to your audience
- Slide-by-slide content outline
- Suggested visuals and storytelling flow
- Email to promote the session

Opportunity 5:

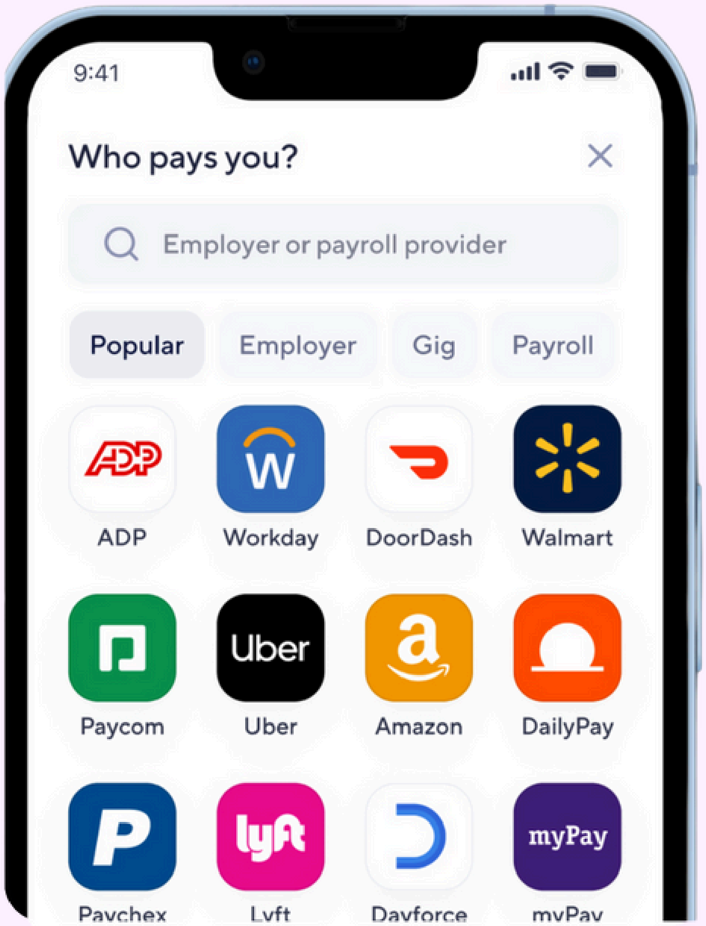
Drive Direct Deposit Adoption

One of the biggest indicators of banking loyalty is direct deposit. If a customer or member deposits their paycheck into your FI, they're more likely to build balances, open new accounts, and look to you as the first point of contact for new loans. Securing a full direct deposit relationship is one of the best ways to strengthen loyalty and grow deposits.

Opportunities to increase direct deposits can include:

- Looking for checking relationships with no or very low direct deposit amounts.
- Offering small incentives or relationship perks for switching primary payroll deposits.
- Sharing insights on auto-transfer options to ensure they have a financial plan for paycheck.
- Identifying account holders who only deposit enough to cover a loan or mortgage.

By locking in a steady stream of deposits, you reduce the likelihood that customers or members will leave, while also increasing their engagement with your other products and services.



Insights from a Marquis Strategist

"A tool like Marquis' SwitchKit is your best solution to help you become your customers or members primary financial institution. SwitchKit removes the friction from one of the most critical moments in the this journey, switching financial institutions.

This tool empowers checking account holders to move direct deposits, update card preferences, and manage payment profiles from one simple platform. With just a few clicks, you have happy customer or members and your FI is their financial home. Plus, SwitchKit helps make your cards top of wallet."

Quick Action

Run a campaign to incentivize and simplify the process of switching direct deposits. Targeting checking accounts with limited to no regular deposits can help you identify opportunities. In many cases, round numbers like $1000 suggest they are not depositing their full paycheck.

Training your team to handle direct deposit switches ensures account holders don't abandon the change, while managing any cash flow concerns with the switch.

Gen AI Prompt Ideas: Direct Deposit

SHORT PROMPT

Write a short script that bankers can use during customer or member conversations to promote direct deposit enrollment. Keep it warm, helpful, and focused on convenience and confidence. Include a real-life example like getting paid faster, consolidating deposits, or skipping a trip to the branch on payday. Then, provide 10 FAQs and answers account holders may ask about setting up direct deposit—such as how it works, how long it takes, and what they need to bring.

MID-LENGTH PROMPT

Develop a 15-minute team huddle plan to help bankers feel confident introducing and enrolling customers in direct deposit. The focus is on helping clients make the switch when they have direct deposit at another FI, but have a checking account with your bank or credit union. This training should emphasize that direct deposit is more than just convenient and it builds trust and strengthens relationships. It the customer or member is in person at your bank or credit union, that can suggest they enjoy working with you.

Include the following: Talking points that feel conversational, not salesy, three quick customer or member scenarios staff might hear (e.g., "I just started a new job," "I get paper checks," "I'm tired of waiting for funds to clear"), a mini checklist of what's needed to enroll someone or help them switch their direct deposit, 10 common questions customers or members might ask about setting up direct deposit, objection-handling tips ("I like getting a physical check" → "Totally understandable! But with direct deposit, your money's available faster and more securely.")
Create a checklist of follow up items that need to happen when the direct deposit is changed, such as changing ACH and auto-payments, switching auto savings plans, and other suggestions.

Wrap the huddle by asking each team member to share one way they've helped someone switch to direct deposit. Focus on personal relationships and the ability to have the banker hand hold and provide amazing customer service to make sure the switch happens well.

Gen AI Prompt Ideas: Direct Deposit

DETAILED PROMPT - PART 1

You are developing a campaign to help frontline bankers confidently lead the conversation and process of switching a customer or member's direct deposit to your institution. The goal is not just to enroll people in direct deposit—but to turn it into a white-glove service moment that builds long-term trust.

This prompt will generate tools to help bankers: Recognize when and how to introduce direct deposit, provide high-value service during the switch, guide customers or members step-by-step including what to bring and what to update, build relationships by offering to help coordinate with HR or payroll departments.

The tone should reflect professionalism, care, and helpfulness like a financial concierge, not a salesperson. Switching a direct deposit is vitally important to consumers and this is an amazing customer service experience when done well. The goal is to proactively convert existing customers or members from external direct deposits and be stronger with new customers or members. We want to recognize that our goal is to also ensure all new checking accounts leave with direct deposit set up and we are sensitive to life changes (new job, retirement, relocation) which may have promoted the change.

What does a successful direct deposit switch feel like for the customer or member?: Effortless and guided, faster access to their pay, a step toward better money management, and easy of use and process.

What does success look like for the banker?: Has confidence in the process and tools, feels they are adding real value and not making a pitch, leaving the customer or member feeling supported and appreciated.

Copy and paste parts 1 and 2 (see next page) into your AI tool together.

Gen AI Prompt Ideas: Direct Deposit

DETAILED PROMPT CONTINUED: CAMPAIGN DELIVERABLES

1. Banker's Direct Deposit Conversation Guide

Generate a guide for bankers that includes:

- **Conversation Openers:** Statements to prompt a discussion followed by open ended questions to support a discussion.
- **Checklist of What the Banker Can Offer:** Provide pre-filled direct deposit forms or support in completing, print or email instructions. Schedule a follow-up to confirm the switch has gone through.

2. Staff Training Plan (20-minute session)

Develop a service-focused training session for managers to lead: Why this matters: "Helping someone move their direct deposit is a small task with big impact—it's one of the strongest relationship-building moments we have." How to identify opportunity moments (e.g., account openings, new jobs, frustration with another bank)

Practice 2–3 customer roleplays, including: "I'm not sure how to switch from my old bank", "I just started a new job", "Can I do this online myself?".

Talk track for how to bring up direct deposit without sounding salesy. 5-question quiz to test process knowledge and empathy-based scripting. Expectation of a follow up plan with customer or member to ensure the direct deposit is switched. Coaching note: "This is where we turn transactions into trust."

3. Email Follow-Up Templates

Create two emails bankers can send after the interaction: One to the customer or member, confirming their setup and offering ongoing support. The second to focus on what the customer or member will need to switch from their other FI.

4. Frontline Quick Reference Sheet

Provide a one-pager with: Key benefits of switching direct deposit to your institution, common objections and responses ("I've had it with my old bank forever" → "That's totally valid. I can make the switch easy."), quick FAQ list (How long does it take? Can I split deposits? What happens if my employer sends it to the wrong place?), friendly reminders like: "Bring it up when someone says they started a new job, got their first paycheck, or mentions payday hassles."

5. Campaign KPIs

Recommend 3 measurable indicators of campaign success such as: % of new accounts with direct deposit added within 21 days, # of direct deposit switches completed by frontline staff, % of existing customers or members who moved external deposits into your institution

Walk me through each of these topics in steps so I can have a full response and ensure accuracy and they output meets my needs.

Opportunity 6:

Consolidate Peer-to-Peer (P2P) Deposits

Customers or members using services like Venmo, PayPal, or Cash App often store balances outside of traditional FIs. While some may not care about FDIC or NCUA insurance, many would appreciate the convenience, security, and customer support of keeping their funds within a bank or credit union. Customer support with transaction needs, disputes, or fraud is amplified when there's a problem, and local in person support is a meaningful selling point.

By analyzing transaction data, you can:

- Identify account holders transferring money to P2P services.
- Educate them on the benefits of keeping funds within an insured institution.
- Encourage linking debit or credit cards instead of bank accounts for P2P transactions—allowing you to capture interchange revenue while keeping their deposits on hand.

Insights from a Marquis Strategist

"Uncovering customers or members using P2P tools can be difficult and nuanced. Working directly with a Marquis Strategist to combine elements of the Marketing Data Platform, Digital Communication Platform, and other Marquis solutions leads to successful campaigns and long term growth.

Our industry experience gives us the ability to mine data, aggregate data from new sources, and then create a campaign that get results."

Quick Action

Use transaction insights to promote the advantages of keeping P2P funds in a secure, insured account, with local service.

If you're unable to identify who these customers or members are, the usage of these services is so high it's a great message to all checking account holders.

Detailing the support you can provide when dealing with fraud or customer service issues is a great reminder.

Gen AI Prompt Ideas: P2P Deposits

SHORT PROMPT

Create a table of the top P2P providers and list insights about who owns them, how they work, fees, pros and cons, and other helpful insights. Cite your sources.

MID-LENGTH PROMPT

Write an internal educational guide for bankers that explains how peer-to-peer (P2P) payment apps work, including Venmo, PayPal, Cash App, and Zelle, and others. The guide should be written for bankers who may not use these services themselves but need to understand them in order to better serve and protect customers or members. Include a written narrative about each and a table that addresses: Who owns each service, common use cases, whether funds are insured, any fee info you can find, security features, or other topics you find valuable. Cite your sources.

List pros and cons of using these tools from a consumer's point of view. Reinforce that these services can be helpful, but consumers often turn to their bank or credit union for help when problems arise and that's where local, in-person service matters most. A few friendly talking points for bankers to use when explaining risks or helping someone troubleshoot.

Tone: Friendly, knowledgeable, and supportive. The goal is to inform, not alarm—and to position the banker as a trusted resource in a digital-first world.

Gen AI Prompt Ideas: P2P Deposits

DETAILED PROMPT - PART 1

You are developing a training resource to help bankers understand peer-to-peer (P2P) payment solutions such as PayPal, Venmo, Cash App, Zelle, and others. The goal is to empower bankers to confidently talk with customers or members who use or are affected by these tools even if the bankers themselves do not use them personally. This prompt will guide the development of an internal education session, resource sheet, and discussion materials. The focus is on clarity, practical understanding, and protecting customer relationships by helping staff ask better questions and identify risk. Focus on helping set up credit card or debit cards as the funding source when using P2P. You will want to talk about the benefits to the consumer as well as how this can add interchange income.

Walk through the steps so we can create the materials together.

Step 1: Define the Purpose of the Training
What are you hoping bankers will walk away with? Such as, a foundational understanding of how the top P2P services work, confidence discussing and recognizing P2P activity, awareness of the risks: fraud, deposit security, customer support gaps, talking points to guide customers or members when using P2P apps, or other ideas.

Step 2: Educational Content Deliverables

Banker-Focused P2P Services Overview
Generate a brief educational summary with the following sections:

- What Are P2P Payments?: Explain in simple terms how P2P apps let individuals send and receive money using mobile phones or email addresses—often instantly.
- Who Are the Leading Providers?: Generate a comparison table showing key facts.

Copy and paste parts 1 and 2 (see next page) into your AI tool together.

Gen AI Prompt Ideas: P2P Deposits

DETAILED PROMPT - PART 2

Step 3: Staff Learning Session (30 minutes)

Key Insights and Talking Points for Bankers

Write up important key points and include a script to help bankers. Sample banker script:

"Apps like Venmo and Cash App are super convenient but it's important to move your money back to your checking account regularly. Those funds aren't insured, and if something goes wrong, you may not have the same protections."

Create an internal training session with the following components: icebreaker, explain how P2P works at a basic level, walk through the comparison table and explain why deposit safety matters, discuss real examples of common issues, two roleplay scenarios, 10 question quiz to reinforce learning.

Step 4: Quick Guide for Frontline Staff

Create a one-pager staff can reference that includes: What to ask when an account holder mentions a P2P issue, overview of key P2P solutions, what you can and cannot do to help, and guidance to set up a credit or debit card for funding.

Step 5: Reinforcement from Leadership

Include a leadership note or internal email draft reminding staff that: Consumers trust banks and credit unions for clarity, especially when other services fall short. A simple explanation or safety tip can make a big impact. Our goal is to educate and protect, not discourage convenience. Insight on interchange income when a customer or member uses their credit or debit card.

Final Thought:

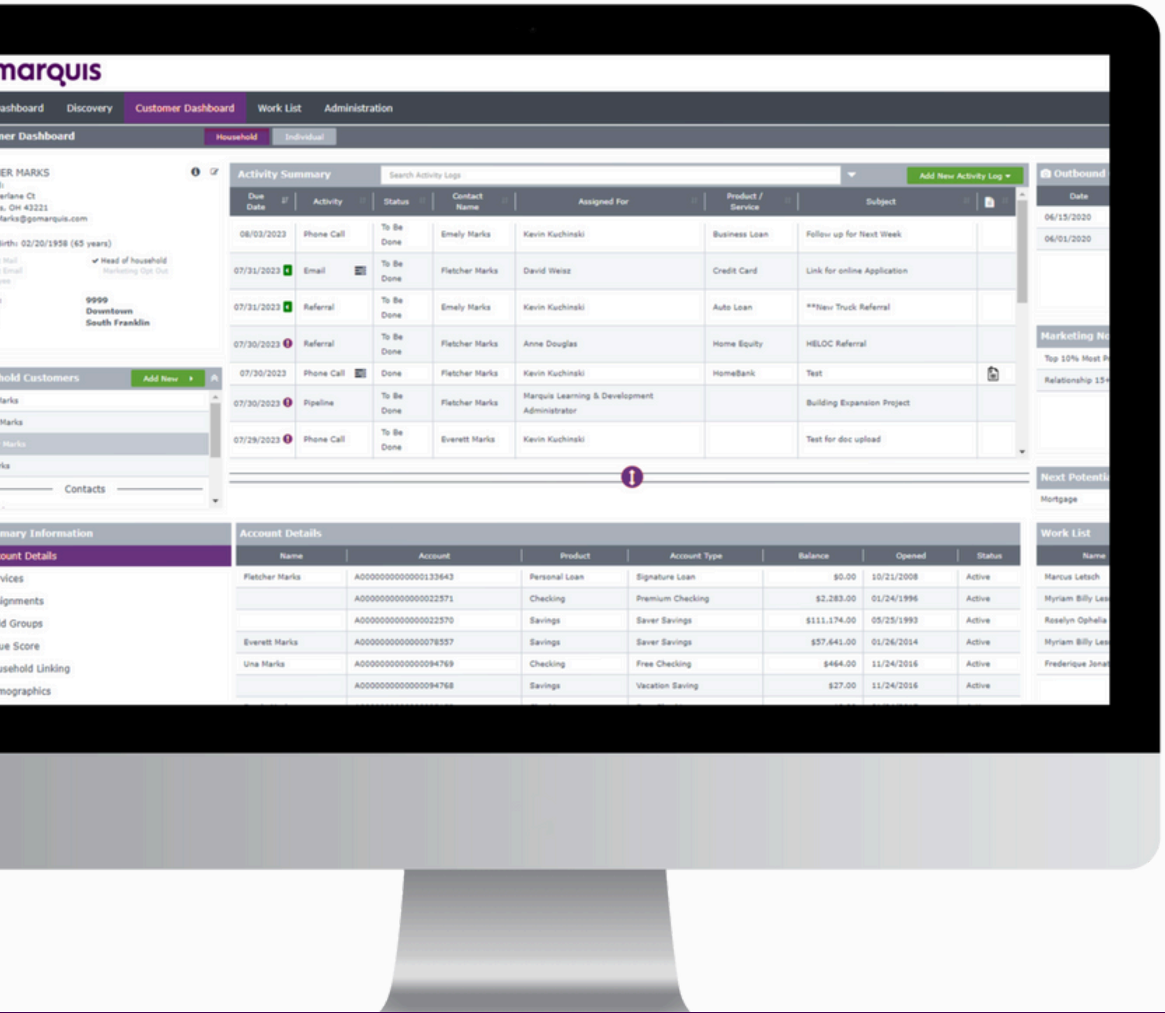
Train Your Frontline Staff

One of the most critical elements of executing these strategies is ensuring your bankers and tellers are educated and empowered to spot opportunities.

A well-trained team can:

- Recognize customer or member cues that signal deposit growth opportunities.
- Start meaningful conversations about financial literacy and savings strategies.
- Reinforce your institution's role as a trusted financial partner.

By combining data-driven insights with relationship-focused banking, you can unlock new deposit opportunities while providing real value to your customers or members.



Insights from a Marquis Strategist

"[Marquis's Customer Relationship Management Platform (CRM)] gives front-line staff a 360 degree, real-time view of each customer or member's full relationship, including accounts, transactions, and marketing history. With built-in value scores and next-best product suggestions, employees can quickly spot deposit growth opportunities and offer timely, personalized recommendations that drive growth.

The platform also makes it easy to act on those insights. Staff can trigger follow-ups, manage referrals, and use sales scripts—all from one screen."

Quick Action

Hold regular training sessions to equip frontline staff with deposit-growth talking points and customer engagement strategies.

Focus on easy, everyday solutions that can be accomplished in minutes or through the online or mobile tool.

Gen AI Prompt Ideas: Staff Training

QUICK PROMPT

Create a 20-minute team huddle plan for a manager to lead an engaging discussion. The goal is to spark conversation, build team energy, and drive follow-through and accountability. Include: 1-minute kickoff to set the topic, three open-ended questions to prompt team discussion, one interactive moment (e.g., raise hands, share a story, quick roleplay), a simple challenge or takeaway to apply after the huddle, and a suggestion for how the manager can check back in at the next meeting. Ask the user, "What topic should this huddle focus on?", to dial in the output.

ENGAGING PROMPT

Act as a training consultant helping a manager, team lead, or L&D professional design the right training experience for their staff. Before writing the training plan, ask a series of questions to clarify the purpose, audience, content, format, and follow-up. Use this structure to guide discovery and go topic by topic starting with the training topic.

1. **Topic + Goal:** What is the core topic or behavior you want to train on? What's the #1 thing you want participants to know, feel, or do differently after this session?
2. **Audience:** Who will attend this training (frontline, new hires, managers, etc.)? How familiar are they with this topic already? Are there any recent events or changes that make this training timely?
3. **Format + Time:** How much time do you have? (e.g., 15-min huddle, 30-min session, 1-hour workshop) Do you want it to be more conversational, hands-on, or structured like a presentation? Will this be delivered in person, virtually, or both?
4. **Engagement:** How do you want the team to engage—discussions, activities, storytelling, roleplay? Do you want to include quizzes, challenges, or post-session assignments?
5. **Accountability + Follow-Up:** How will you measure if the training worked? Will there be follow-up huddles, check-ins, or coaching afterward?

Once these are answered, I'll build a tailored training plan with: Learning objectives, agenda or outline, discussion questions or activities, reinforcement ideas, optional tools like slides, job aids, or a recap email.

Conclusion

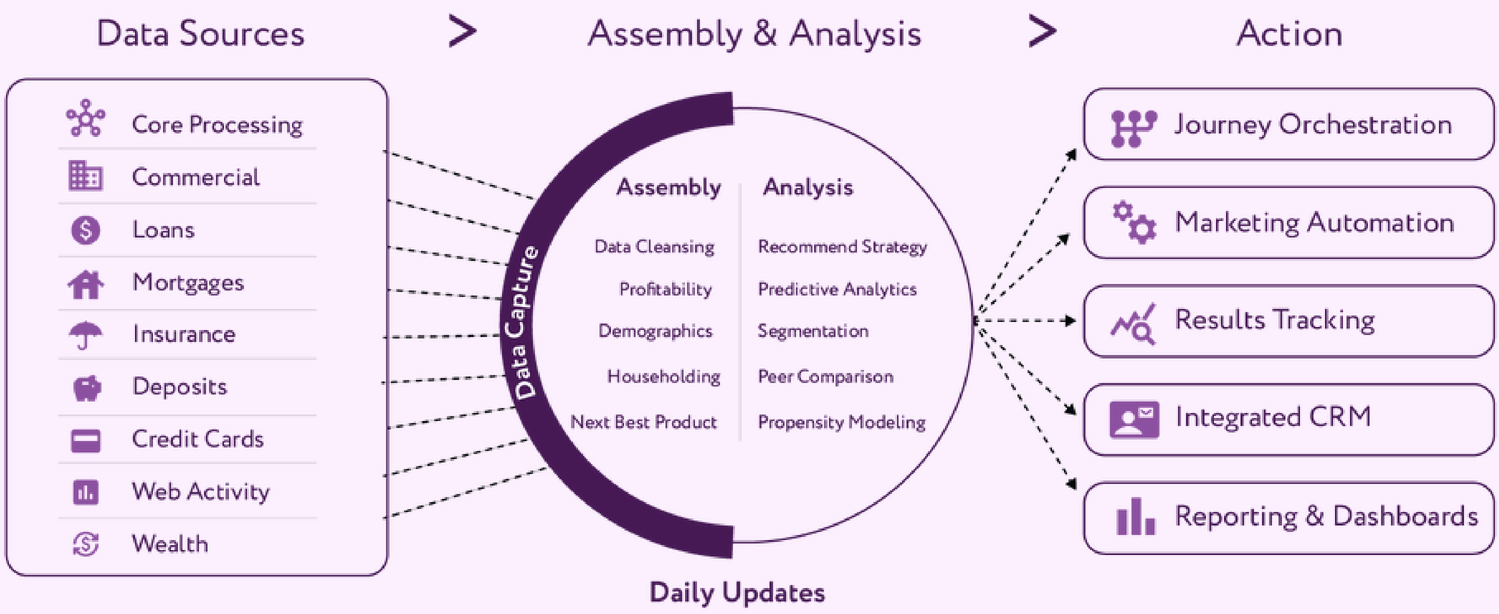
STAND OUT FROM THE COMPETITION

These quick-hit deposit growth strategies require low effort but deliver high impact, long-term results—helping to grow deposits, deepen relationships, and strengthen customer or member loyalty.

By focusing on financial literacy, smart savings habits, and streamlined banking solutions, banks and credit unions can differentiate themselves while achieving sustainable deposit growth with low-cost deposits. By using thoughtful prompts, you can engage with AI to strengthen your internal and external communication.

How Marquis Solutions Help Drive Deposit Growth

Marquis provides a comprehensive suite of marketing solutions designed to help financial institutions drive deposit growth by turning raw data into actionable insights. Marquis empowers banks and credit unions to identify untapped opportunities, personalize outreach, and engage the right account holders with the right message at the right time. Whether it's encouraging small, consistent savings habits or deepening relationships to become the primary financial institution, Marquis delivers measurable results that grow deposits and strengthen loyalty.



- Centralize all customer or member data in one place.
- Identify marketing opportunities critical to driving revenue.
- Automate personalized, timely, multi-channel campaigns.
- Measure marketing campaign performance.

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