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📖 **Overview**

tMagic™ for DNA™

Automate Teller Capture for Improved Efficiency, Accuracy and Service

@ the speed of life

Your financial institution is under pressure to improve efficiency, while your walk-in customers or members increasingly demand faster, more meaningful transactions with real-time results. tMagic for DNA from Fiserv delivers the integrated teller capture capabilities you need to meet those requirements.

tMagic for DNA automates the capture, imaging and entry of paper-based transactions directly into the DNA account processing platform from Fiserv.

This integrated teller capture solution extends your investment in DNA by providing real-time processing and balancing, immediate check verification, improved transaction accuracy and enhanced service for fast, cost-efficient branch operations. tMagic for DNA also enables you to take full advantage of Check 21 technology, with least-cost routing, multiple-image cash letters and dollar amount threshold.

Real-Time Processing Efficiency

tMagic enables your front-line employees to image and process checks and other transaction documents in real time – right at the teller line. Tellers can easily capture transit and on-us checks, deposit slips, withdrawal tickets, loan coupons, general ledger tickets, savings bond redemptions and any other transaction document, with the solution updating the DNA platform in real time, on the spot. tMagic even allows for real-time savings bond redemptions. You'll improve processing efficiency, save money, reduce paper use and free up tellers to spend more time in personal interactions with your customers or members.

Immediate Verification

The solution provides immediate check verification by capturing images of the front and back of the check and automatically detecting the courtesy amount, legal amount, MICR line and presence of a signature and date, alerting the teller if data is questionable or missing. Items needing verification are presented back to the teller for correction or rejection while the depositor is present. This process reduces manual data entry, virtually eliminates deposit adjustments and makes items available for viewing as soon as they are processed by the teller.

MICR line data captured at the teller line is populated into DNA, reducing teller errors and keystrokes. Imaged documents are sent to the archive, and electronic cash letters prepared and transmitted throughout the day for intraday settlement. The system also can be used in the back office to process transactions not presented at the teller line, such as deposits, loan payments or credit card payments received by mail, as well as non-imaged ATM deposits, reducing the need for branch capture equipment.

Reduced Costs

Because tMagic provides real-time processing and balancing at the teller line, it reduces the need for end-of-day, back-office reconciliation and drives down check delivery, transportation and overtime costs. And because it's simple to use, it reduces training time and costs for what has traditionally been a high-turnover position.

Improved Service

tMagic enhances service and improves customer or member retention by reducing teller wait times and providing real-time transaction information. Tellers can interact with customers or members in a heads-up environment, provide more personal service, answer questions, market additional products and services and strengthen relationships. And since it immediately verifies transactions, tMagic for DNA can also improve the experience for customers or members by reducing day-two deposit corrections.

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Optional Capabilities

You can complement and extend the robust capabilities of tMagic by adding optional services that deliver a high return on investment.

tMagic: Forms Recognition

Improve efficiency, reduce keystrokes and help tellers detect and capture CAR/LAR information from over-the-counter documents with limited MICR information. This feature is ideal for capturing and verifying handwritten documents such as savings deposit, savings withdrawal or loan payment tickets.

tMagic: High-Risk Deposit Notification

Notify your tellers of potentially high-risk deposits at the point of transaction by integrating third-party, real-time notification services with tMagic. Positive and negative status responses help prevent fraud and expedite funds availability decisions at the teller window. When check items are presented for deposit, the MICR information is extracted, sent to the notification service and compared against account- and item-level information in the National Shared Database. This comparison confirms active accounts and alerts you to high-risk accounts or transactions in the database through a real-time response.

tMagic: Shared Branch

If you're participating in the shared branch network, you can enable tMagic to capture transactions through your shared screens. Shared branch transactions will be endorsed in accordance with the shared branch network rules of engagement and included in an outbound X9.37 file.

tMagic: Deferred Processing

With deferred processing, your tellers can accept a transaction set, credit the depositor and then scan and balance the transaction later or from another Transaction Express workstation – ideal for financial institutions with large transactions sets or heavy branch traffic. The accountholder receives a receipt immediately, while the capture and balance tasks occur when it's convenient for your branch staff.

tMagic: Translation and Exception

Create a swap/translation file that maps old accounts to new accounts during tMagic capture, eliminating the need for the teller or the system to make the translation. Once you set up your suspect table, any time MICR information is entered into the system the module will compare it during capture and prompt the teller to act on it if an exception shows as a match. The exception module allows for creation of a "Watch List" of suspected items and/or a whitelist that will allow certain items to not be selected for third-party fraud detection systems.

tMagic: Virtual Tickets

Increase efficiency by using virtual tickets, which are created through tMagic. No longer do your tellers have to physically write out a deposit slip; instead, this would be autogenerated through tMagic along with cash-in/cash-out tickets. Using virtual tickets also leads to cost savings as your financial institution can eliminate paper deposit and withdrawal tickets, cash tickets and general ledger tickets.

tMagic: Teller Capture Offline

An offline version of tMagic Teller Capture in DNA is made available when the connectivity between the branch and the tMagic database is lost, so you can continue scanning transactions locally until the connection is reestablished. When the system is brought back online, the transactions processed in offline mode and stored in the workstation's local transaction journal can be reentered.

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tMagic: Positive Pay Payee

This module has the ability to upload positive pay payee name information directly into the hub from third-party, positive-pay vendors. The teller is alerted during capture of any POS Pay items with tMagic, so the teller can review the payee name for validation.

tMagic: Foreign Items Image Only

This solution provides additional automation in the handling of foreign check items or non-check items in the tMagic Teller Capture module through scanned image processing in DNA. The employee can scan the item for "image-only" processing, manually correct the MICR line data, store the data and image in the DNA database and process the transaction with an institution-defined funds type to apply the applicable hold.

tMagic: License Scanning

Increase efficiency with the Digital Check SmartSource Expert Elite check scanner for dual-sided scanning of a driver's license. The Driver's license data is populated in DNA once the image is captured. When the address on a scanned ID does not match the person's primary address stored in the DNA database, you have the choice to update the information.

Advanced DNA Interface with tMagic

The DNA User Experience (DNA UX) is an enhanced user interface that extends the employee experience beyond DNA, using a platform that readily enables customized screens and easily incorporates data from outside DNA. The DNA UX dramatically simplifies and empowers employees' interactions when servicing accountholders. It can be used with a traditional mouse and keyboard or a modern, touch-enabled. The responsive design of the DNA UX enables consistent functionality across devices, including traditional desktop or tablets.

Key Benefits

→ Streamlines capture, imaging and entry of checks and other transaction documents

→ Reduces manual data entry through immediate image scanning and transaction verification

→ Reduces labor and paper costs by enabling front-line staff to image and process documents on the spot

→ Improves service by speeding up transactions, delivering real-time information and freeing staff to interact with accountholders personally

→ Improves accuracy by automatically populating MICR line data within the DNA platform

→ Reduces check transportation and delivery costs

→ Speeds research by identifying and attaching each check to a unique identification number

→ Supports Citrix® and Virtual Desktop Infrastructure (VDI) environments

→ Facilitates capture of CAR/LAR information with limited MICR information through the optional tMagic: Forms Studio for DNA

→ Helps prevent fraud by spotting potentially high-risk deposits at the time of the transaction through optional integration with third-party services

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Connect With Us

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