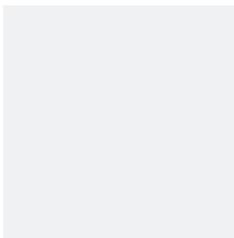
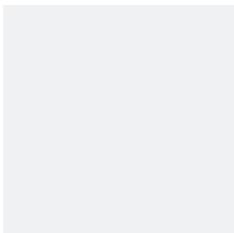
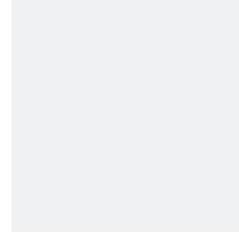
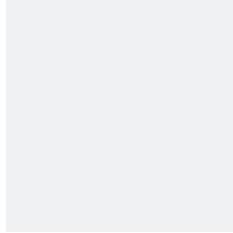
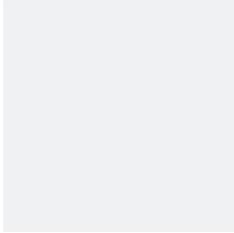


Product



DNA™

Improved Efficiency, Superior Relationship Management and Unparalleled Flexibility for Innovative Banks, Trust Companies and Credit Unions



Product

More than ever before, Canadian financial services organizations need account processing platforms to streamline operations, quickly adapt to changing business needs and manage the highly flexible relationships that exist between people, businesses and accounts—in real-time and through all channels. DNA from Fiserv provides all of this and more with its modern, open architecture, continuous real-time performance, scalable technology and flexible, robust capabilities.



DNA is a technology foundation designed to help you achieve your strategic business and service goals, now and well into the future. Serving the needs of nearly 40 percent of the Canadian credit union community, along with banks and trust companies, DNA provides account processing for a Canadian client base of more than 100 financial services organizations and many more worldwide.

The DNA platform's revolutionary architecture and all-encompassing use of modern technologies allow it to deliver unprecedented flexibility and extensibility, enabling you to create highly tailored solutions from your back-office operations to the touch points of your customer or member experience.

This advanced platform is delivered by Fiserv—bringing together the people, processes and technology that enable you to focus on your core business while we focus on the account processing, digital channels and related technology you need to succeed.

With account processing experience and client relationships that span the full spectrum of institutions – including credit unions, banks, trusts, and de novo financial institutions—Fiserv brings unrivaled expertise to the Canadian financial services market.

Technology Advantages

The DNA technology platform delivers a solution that is secure, extendable, up to date and scalable, while offering 24/7 real-time transaction processing—empowering you to run your operation your way. The entire system is built on modern technologies to give your organization an operational edge.

Open Architecture

The DNA open architecture enables you to easily integrate ancillary applications while expanding your hardware, operating system and database deployment options.

Whether you run a Windows®, Unix® or Linux® operating environment, the system's advanced enterprise technology can use any database server to share data with networks of desktop workstations or Citrix/thin-client terminals.

High-performance, Person-centered Data Model

The DNA relational data model is organized around people and relationships, not accounts, and is designed to eliminate redundant data while providing a comprehensive view of each customer or member relationship. The DNA data model is also built for rapid data analysis and transactional throughput, to deliver unrivaled real-time performance.



DNA executes and stores transactions as they occur, providing consistently up-to-date customer/member, account and transaction data across all channels.

Flexible, Scalable Technologies

DNA is built on advanced, industry-standard components—including the Microsoft® .NET application libraries and the Oracle® technology that powers many of the largest databases in the world.



Our unique relational database design provides unlimited scalability and operational flexibility, along with real-time data back-up from Oracle for unparalleled business continuity, a wide variety of industry-standard tools and access to advanced analytic applications.



Comprehensive Capabilities

DNA supports the full range of financial services for consumer and commercial deposit and lending areas in one application, using a single enterprise database, a single Windows®-based user interface and consistent processes across functions.

- Efficiently service a variety of deposit, loan and safe-deposit accounts, including savings, chequing, time deposit and retirement

- Offer a wide range of loans, including commercial, consumer and real estate
- Aggregate deposit, loan and external account information on a single screen
- Manage loan terms, rate structures, payment streams and escrow as you see fit
- Store images of photos, signatures and IDs, as well as homes, cars and other loan collateral
- Support non-performing loan account and charge-off account processing

DNA provides all of the capabilities your financial institution requires to meet your customer or member needs, with no separate teller system, no separate service platform system, no data redundancy and no duplication of setup and maintenance.

DNA is not only designed to get your organization up and running with minimal training, setup and testing, but also to help you introduce new products and services more quickly than ever before.

DNA delivers extensive, person-focused account processing capabilities, the flexibility to accommodate practically any operating environment or business need, and robust support for custom enhancements.

Innovation to Power Your Growth

Power in Community

DNA lets your financial institution enhance the system's built-in functionality by developing custom DNAApps™ or purchasing DNAApps developed by other Fiserv clients and partners.

DNAApps are custom applications developed by a large and growing community of banks, credit unions, partners and independent developers around the world to complement and extend the capabilities of the DNA platform. DNAApps are created using our innovative DNAcreator™ toolset, which provides the same advanced tools Fiserv uses to develop for DNA.

Whether you choose to develop DNAApps or not, innovative DNAApps from others are always available to you through the DNAAppstore™ (www.dnaappstore.com) – a revolutionary online marketplace where you can try, buy and/or sell applications that add new functionality to DNA quickly and at low cost. All DNAApps are pre-tested, validated and easily integrated with the DNA account processing system.

A wide range of DNAApps are available to improve business processes, differentiate your offerings, create new opportunities and enhance existing DNA capabilities to meet your business goals.

Award-Winning Technology

Saskatchewan's First Nations Bank of Canada won the IT Strategy of the Year award from Retail Banker International for its transformation to DNA from TD Bank's account processing platform. The innovative technology within DNA has garnered other significant industry recognition and awards, including the Technology, User Experience and Alliance Core Banking Awards from Aite Group and the XCelent award from leading research firm Celent for the platform's breadth of functionality. DNA was also named "best in class" for customer-centricity and product management by CEB, a leading business advisory firm, and the global IT advisory firm Gartner has positioned DNA in the "Leaders" section of its magic quadrant for International Retail Core Banking for three consecutive years.

Focus on People, Not Processing



Designed Around the Person

DNA helps you create, retain and grow relationships with your customers or members using an innovative relational data architecture that is person- and organization-centric, based on individuals and their relationships with your institution. DNA stores and manages information in a way that provides a full view of those relationships, enabling you to better understand, serve and market to your customers or members.



- Build, view and work with complete relationships, using your data to achieve your customer relationship management and operational goals
- Access customer/member or prospect data that is clean, extensive and accurately reflects each individual's relationships with your institution
- Easily accommodate existing data plus any type of data you may need to capture in the future—without coding or file capacity restrictions
- Enjoy the flexibility of unlimited address types, unlimited relationship types and custom fields about people, businesses, accounts and collateral
- Leverage contact and relationship management functions built into operational work areas, including notes, reminders and sales/relationship opportunities

Flexible Options

DNA provides tremendous flexibility to accommodate the way your organization chooses to work. With online real-time product setup and management, you can manage products based on business rules you define and make them available immediately across all channels. DNA also lets you design an array of rules-based routines to assess and waive service charges as needed to differentiate your financial institution from competitors.

DNA even gives you the flexibility to choose the transactional posting mode that best meets your needs. Options include:

- Online/Real-Time, which immediately posts and displays transactions across all channels
- Memo-Post Plus, combining real-time and memo-post processing
- Hybrid, supporting a combination of Online/Real-Time and Memo-Post Plus

Enhanced Efficiency

DNA offers many features to help your financial institution manage costs, streamline operations and boost efficiency.

Single Data Entry

Transactions performed at any location are immediately processed, scrutinized by the system and committed to a central database, feeding all other applications and locations. This “enter once” process

eliminates erroneous and duplicate data and improves processing time and accuracy. Since all account and customer/member data exist only once within the DNA data model, central information file clean-up is a thing of the past.

Fully-Integrated Teller and Platform System

DNA eliminates synchronization problems and data redundancies by making monetary and non-monetary changes once at the database level.

Single Account Platform

DNA offers a new way of managing accounts and customer or member relationships that does not use separate databases, systems and user screens to create and manage different types of accounts. Draft, savings, chequing, term and loan account structures all share the same business logic.

Because of this, DNA enhances accuracy and efficiency, while providing the flexibility to have a loan that offers cheque access, or a deposit account that charges interest with negative balances.

Single Sign-On

DNA uses a single username/password combination to grant rights-managed access to the host system and Fiserv integrated products. Single sign-on

eliminates tedious multiple log-ins, the risk of maintaining multiple employee security profiles and the need to support multiple access methods.

Transaction Express

The transaction express feature of DNA enables your staff to complete multiple transactions quickly, without launching separate applications. Simply enter multiple transactions to multiple accounts for one or more customers from a single screen.

Online Signature and ID Verification

DNA streamlines customer/member verification by allowing you to scan and store an accountholder's signature and photo ID. These features help ensure prompt, personal service, while improving security and protecting both your institution and your customers or members from fraudulent activity.

Prior Available Balance

DNA displays the prior available balance on an account prior to being overdrawn, enabling you to easily note and disclose the specific debits that overdraw the account—aiding in compliance with Consumer Financial Protection Bureau rules. This feature supports disclosure through notices and statements, as well as through your Internet, mobile and telephony channels.

Assured Data Security and Privacy

To safeguard accountholder information against internal fraud, DNA encrypts and conceals sensitive data within the database and can mask social security numbers and employer identification numbers at the application level. The system also tracks and reports on when an employee accesses a screen containing a tax identification number or queries on a name, account or related account.

Optional DNA Capabilities

Fiserv offers many optional solutions that complement the DNA functionality.

Integrated Online Banking

Online banking helps you deliver financial products and services efficiently, improve customer or member retention, increase staff productivity, reduce statement costs and extend your market footprint. Through our integration with MemberDirect® Internet Banking, Fiserv offers a comprehensive package of online banking and cash management tools that provide your customers and members with 24/7 access to their accounts and financial transactions.

Fully-Integrated Electronic Document Management

Let DNA capture new account forms in real time, as well as reports and other scanned documents on file storage servers. Documents are accessible quickly and efficiently via the Web and then made available for local viewing and printing.

Process Automation

Fiserv offers additional modules to help streamline operations, including Safe Deposit Box Processing, Online Cheque Ordering, and Customer Verification. All can be viewed directly from the DNA platform.

DNA Service Advantages

Fiserv is deeply committed to the Canadian market and dedicated to providing the integrated technology and professional services that enable Canadian financial services organizations to experience best-in-class results. When you choose DNA, you gain access to the unrivaled expertise, resources and client service provided by Fiserv, along with the flexibility to implement account processing in an environment that best suits your goals and strategies.

In-House or Hosted Implementation

DNA is available as an in-house or hosted solution. The architectural flexibility of DNA enables you to switch from one processing mode to the other without changing systems or converting data. Hosted client systems are maintained at our state-of-the-art data centres offering the highest levels of security, availability, reliability and capability.

Ongoing Enhancements

Fiserv continually develops and delivers DNA enhancements to improve the service experience for members and customers and to enhance efficiency and system performance. In the Canadian market,

Fiserv has developed and maintains numerous strategic relationships designed to keep DNA at the forefront of meeting client needs, with partners in areas ranging from online banking, bill payment and audio response, to loan origination, statements and notices, and more.

Local DNA Service

Fiserv provides financial institutions throughout Canada with direct, in-country client support, product management and account management, ensuring that your organization enjoys easy access to the Fiserv resources that can help you make the most of your DNA platform. Fiserv also continues to support the services provided by our partner Celero, which serves DNA clients throughout the Prairie provinces of Alberta, Manitoba and Saskatchewan. With over 50 Canadian associates and thousands more worldwide, Fiserv combines a strong local base of resources with the strength of a global organization focused on your needs.

Data Centre Support

Fiserv supports financial institutions running DNA in a hosted environment with a new tier III Canadian operations centre that features strong physical and network security, extensive monitoring and testing, enhanced failover/recovery and disaster recovery capabilities. Along with its tier III backup facility, the Canadian operations centre delivers the system uptime and business recovery services you need to keep your DNA solution available for staff and members.

Professional Services Support

To ensure your project's success, Fiserv offers proven, automated conversion solutions and an experienced implementations team that has converted almost every major account processing application in North America to DNA. Our flexible training options, best practice reviews and business process professional services help you hit the ground running with DNA. Once you're live, our conversion team and client care group work closely with you to ensure a smooth transition, with the support of an assigned account manager and experienced Fiserv product managers.

User Community Support

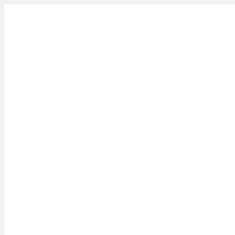
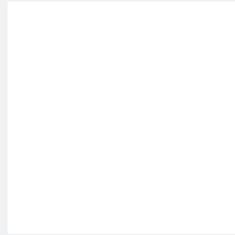
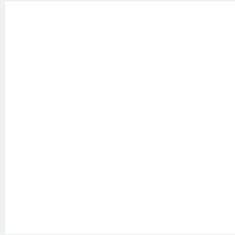
DNA offers you the power of the most active core user community in the industry to share ideas, solutions and best practices with other clients around the world. DNA users represent the single largest technology community within the Canadian credit union system, while Fiserv stands as one of the world's largest technology providers to banks and trusts. The ability to leverage these communities and collaborate with peers offers Canadian financial institutions a tremendous opportunity to speed time to market with in-demand services and implement proven technology solutions with confidence.

Key Benefits

- Easily integrate ancillary solutions into the DNA open architecture
- Create, retain and grow relationships using a person-centric, relational data approach
- Achieve unrivaled real-time performance with a data model built for rapid data analysis and transactional throughput
- Enhance system functionality yourself using DNAcreator or tap into the ingenuity of a large, diverse and growing group of DNAapps developers on the DNAappstore
- Expand your hardware, operating system and database deployment options
- Reduce training, setup and testing time with a single user interface and consistent processes
- Gain flexibility with unlimited address types, unlimited relationship types, relational pricing capabilities and custom fields for people, businesses, accounts and collateral
- Increase operational control by selecting the transactional posting mode of your choice
- Boost efficiency and accuracy by entering data only once
- Avoid data redundancy with an integrated teller and platform system that propagates data across DNA
- Speed service by entering multiple transactions for multiple accounts on one screen
- Enhance security with online signature and photo ID capabilities
- Enjoy the benefits of direct, in-country client service, product management and account management support

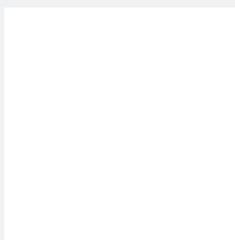
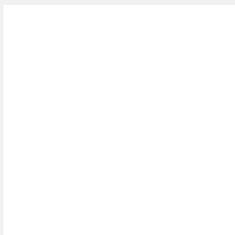
Connect With Us

For more information about the DNA account processing platform, contact us at 800-872-7882, email getsolutions@fiserv.com, or visit www.fiserv.com.



About Fiserv

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 now.





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