

## Product



### DNAweb™

## Create a Superior Online Banking Experience for Businesses and Consumers While Driving Down Your Service Costs



Online banking is one of your most important self-service channels, delivering the convenience today's consumers expect while reducing your costs to serve. That's why it's essential to create a superior online banking experience – precisely what DNAweb from Fiserv enables you to do.

DNAweb offers the best in online banking, helping you differentiate your financial institution from the competition. A natural extension of your DNA account processing solution, DNAweb provides a seamless user experience and helps reduce operational complexity and total cost of ownership by leveraging existing capabilities and modern interfaces. This continually expanding solution offers complete retail and business/cash management functions through two options: DNAweb: Consumer and DNAweb: Business.

DNAweb provides comprehensive features that are scalable, flexible and easily accessible from your online channel. It combines traditional transaction capabilities with integrated bill payment, personal financial management and account-to-account transfers to add value and enhance the user experience. Since it's tightly integrated with the DNA account processing platform, transactions and information updates

made through other integrated channels – such as the ATM, mobile or branch – are automatically reflected within DNAweb.

### Achieve Your Business Goals

DNAweb delivers the robust capabilities and ease-of-use your customers or members expect, helping your financial institution achieve vital business goals in a competitive market.

- Increase customer/member retention and attract new business by offering a highly personalized online banking experience
- Expand your commercial banking relationships with cash management and other business functionality
- Increase online channel satisfaction and retention by incorporating highly streamlined bill payment and personal financial management tools
- Improve efficiency and reduce costs through increased automation and self-service
- Cross-sell more effectively, creating consistent product and services offerings across your branch and online channels

### DNAweb for Consumers

Your retail customers or members gain anytime, anywhere access to online banking and personal financial management services through DNAweb: Consumer – extending your institution's presence and creating higher-value relationships.

DNAweb: Consumer includes the standard online banking services your customers or members expect, such as balance and transaction inquiries, account transfers, stop payments and bill payments, along with features such as account aggregation, expense categorization and budgeting services for personal financial management.

Using DNAweb, your retail customers or members can:

- Securely access their checking, savings, credit card, investment and loan account balances and histories
- Conveniently view all owned and joint accounts
- Eliminate manual reconciliation or downloads to third-party personal financial management software
- Enjoy easy, automatic online enrollment for Internet banking and bill payment
- Customize their online banking experience with you

### **DNAweb for Business**

DNAweb: Business gives your commercial customers or members maximum control over their cash management functions, including real-time account access and transaction initiation, multi-user access, entitlements and transaction controls, and reliable risk management. Three interrelated features can operate stand-alone or as an integrated cash management solution.

### **Balance Reporting and Small Business Banking**

To make daily decisions, companies large and small need secure and convenient access to financial information, such as checking, savings, loan and investment accounts and histories. The Balance Reporting and Small Business Banking

capabilities in DNAweb: Business provide all of that information and more, quickly and easily, using advanced data warehousing technologies. This highly flexible solution offers multi-user access rights and transaction controls that let businesses effectively control entitlements and access the information needed to manage their daily financial position. It supports multi-company balance reporting and transaction categorization and reporting, with options for check image and e-statement delivery, intra-day reporting, positive pay and deposited returned items reporting.

### **ACH**

Automate ACH origination by allowing customers or members to initiate secure ACH transactions, including payroll direct deposit, recurring debits, corporate credit or debit, state and federal tax payments, represented check entries, and Web, telephone or point-of-purchase transactions. You can choose to strip on-us transactions for immediate posting, then consolidate files and seamlessly upload them to Fedline or your account processing system. Built-in formats and intuitive screens make ACH origination safe, easy and accountable.

### **Wire Transfer**

Many businesses require an expanded range of money transfer capabilities, including wire transfer. The wire transfer feature automates and streamlines wire initiation and improves the efficiency of business and branch-initiated wire processing. Pre-defined templates make it fast and easy to create wire transfer instructions. The functionality converts all information into the proper wire format and delivers a standard file for processing by Fedwire or your back-office wire solution. You can improve wire tracking with complete access to historical data and wire status reporting. And to manage risk, this solution includes user rights, forced approval levels and comprehensive audit trails.

## **Integrated Bill Payment**

Your customers or members expect bill payment to be fast, easy and convenient. Deliver that experience by integrating DNAweb with CheckFree® RXP® from Fiserv – the industry’s leading electronic billing and payments solution, used by more than 4,000 financial institutions. With CheckFree RXP as your complete bill payment solution, you’ll increase adoption, loyalty and use of your online financial services.

CheckFree RXP brings the user-friendly features of leading consumer websites to online payments, creating a rich user experience that delivers just-in-time content and intuitive money movement. CheckFree RXP makes it easy to view recent and pending bills, pay bills, manage payees, schedule recurring payments and accept e-bills, while providing the fastest payment speed in the industry – next day in most cases. And by integrating CheckFree RXP with the Popmoney® personal payments service from Fiserv or the optional CheckFree RXP: Account-to-Account Transfers feature, you can extend the same speed and convenience to personal payments and inter-institution transfers.

CheckFree RXP is a fully brandable solution that integrates with DNAweb, delivering the online services your retail and business customers or members expect.

## **Peace-of-Mind Security Features**

DNAweb makes security a top priority. By incorporating multi-factor authentication, risk analysis, data encryption and communication security features, DNAweb ensures your customer/member and account information remains safe and protected at all times.

## **Customizable Branding**

DNAweb enables you to differentiate your brand online using the system’s highly customizable features. There is only one organization like yours in your market and DNAweb helps you distinguish yourself from the rest.



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](http://www.fiserv.com) for a look at what's next now.

## Key Benefits

- Reduce operational complexity and total cost of ownership for your online banking
- Drive down service costs by facilitating self-service for many functions
- Attract and retain new customers or members by delivering a seamless, robust, easy-to-use solution
- Improve service by delivering a wide array of online banking and personal financial management services
- Expand commercial relationships by offering the flexible cash management capabilities business customers or members require
- Speed and simplify online bill payment for consumers and businesses
- Reduce risk by protecting customer or member data through the system's advanced security features
- Differentiate your institution and promote your brand using customizable branding options

## Connect With Us

For more information about DNAweb, contact us at 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com), or visit [www.fiserv.com](http://www.fiserv.com).



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