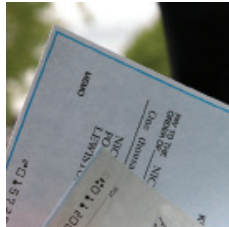


tMagic™ for DNA™

Automate Teller Capture, Imaging and Entry of Paper-Based Transactions for Improved Efficiency, Accuracy and Service



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 lets you take full advantage of Check 21 technology with least-cost routing, multiple image cash letters, dollar amount thresholds and electronic in-clearings and returns.

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 tellers to spend more time in personal interactions with your customers or members.

Immediate Verification

This integrated solution provides immediate check verification by capturing 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 enterprise-wide 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 intra-day 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 in a traditionally 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.

Faster Research

tMagic speeds your research by identifying and digitally "stapling" each check to a unique, core-assigned identification number. This identifier can be virtually endorsed on the item at scanning to establish an easily searchable audit trail, while ensuring that items captured at the teller station remain together to enforce transaction integrity.

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 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

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 Studio for DNA

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

tMagic: High-Risk Deposit Notification for DNA

Notify your tellers of potentially high-risk deposits at the point of transaction by integrating third-party real-time notifications services with tMagic. Positive and negative status responses help prevent fraud and expedite funds availability decisions at the teller window. When check and ACH 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 for DNA

If you're participating in the shared branch network, you can enable tMagic to capture those 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 for DNA

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 for DNA

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 input 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.



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.

Connect With Us

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