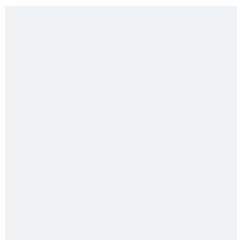
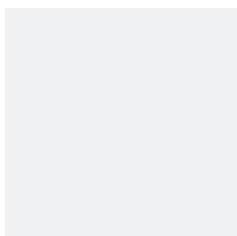
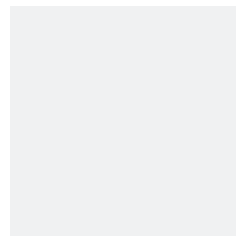
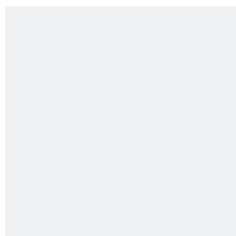
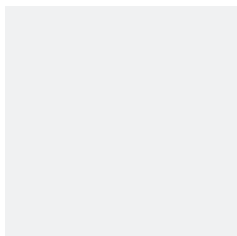


**Product**



**DNA®**

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





# DNA

Quickly adapt to changing business needs and accelerate digital transformation by managing the complex relationships that exist between people, businesses and accounts – in real-time and through all channels.



More than ever before, financial institutions need their core account processing platform to streamline operations with the flexibility to deliver new business strategies. DNA from Fiserv provides all of this and more while, leveraging the latest technologies and open architecture to provide continuous real-time performance, scalability, flexibility and robust capabilities.

DNA is an award winning, market-leading core account processing platform with the proven flexibility to serve a variety of financial institutions from banks and credit unions to farm credits, de novo and challenger banks through on-premise or hosted private and public cloud environments. DNA provides a technology foundation designed to help you achieve your strategic business and service goals – now, and well into the future.

## Leading-Edge Technology

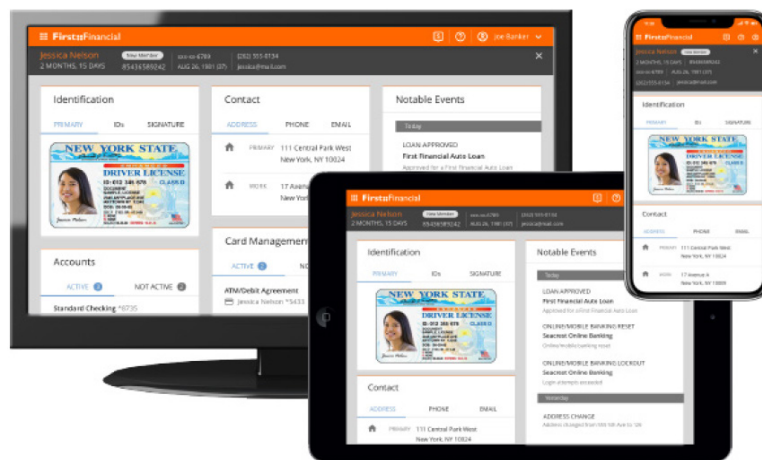
DNA delivers a secure and scalable foundation, while offering 24/7 real-time transaction processing – empowering you

to run your operation your way. The entire system is built on leading-edge technologies to give your organization an operational and strategic advantage.

The platform’s modern, open architecture and use of the latest technologies allow it to deliver unprecedented flexibility while being easily customized and extended, enabling you to create highly tailored solutions from your back-office operations to all of your customer or member experience touchpoints.

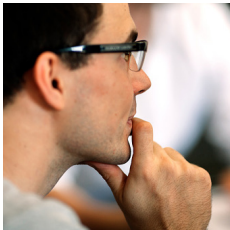
## Intelligent User Experience

DNA provides an intelligent user interface that offers a quantum leap forward in enabling ease of use and efficiency for your employees. Users gain an intuitive, touch-enabled experience on a desktop, laptop, tablet or smartphone. With consistency, simplicity, and flexibility across devices, employees have what they need to efficiently provide the experience customers or members expect in today’s digital age.





Using responsive design, information displayed will adjust to the device format. Information and data is organized into “cards” that flow according to device orientation and provide natural workflows to reduce transaction time and enhance relationship management opportunities. Built as a part of the platform from the ground up – not as an add-on or tangled layer – the interface enables DNA to be carried with you to conduct financial institution business anytime, anywhere, on any device – wherever the opportunity may be.



### Open Architecture

An extensible system with open architecture enables easy integration and customization offering near limitless flexibility to add third party solutions or tailor DNA to your needs by modifying existing functionality or adding completely new functionality.

DNA utilizes the latest Application Program Interface (API) technology, REST and GraphQL. REST documentation conforms to the OpenAPI organization’s Swagger standards – making DNA technology familiar, efficient and easy to extend for contemporary Fintech developers, third-party vendors and your internal development team.

### The Power of Open Banking

DNA lets your financial institution easily enhance the system’s built-in functionality by developing a custom DNAApp™ 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. Often they complement and extend the capabilities of the DNA platform or introduce new functionality as market needs change.

The user interface is also customizable, allowing you to create “cards” which coexist alongside standard DNA and third-party cards on the same page. Employees can see all relevant information at once – on one screen – without having to manage and track access to multiple systems.

DNAcreator®, our innovative software development toolkit, provides the same advanced technology for developing DNAApps that 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](http://www.dnaappstore.com)), an online marketplace where you can try, buy, and sell applications that add new functionality to DNA quickly and at a lower cost than traditional custom development. DNAApps are pretested, 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.

### High-Performance, Person-Centered Data Model

The DNA relational data model is organized around people and relationships, not accounts, allowing it 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 real time account and transaction data across all channels.



### Flexible, Scalable Technologies

DNA is built on advanced, industry-standard components – including Microsoft®.NET for Windows for specific client development or modern technologies such as JavaScript, HTML Angular, Typescript, Bootstrap, NGRX, REST and GraphQL for modern internet architectures. Both environments connect to the core account system of record built using the Oracle® database technology that powers many of the largest databases in the world.

Our unique relational database design provides scalability and operational flexibility, along with real-time data back-up for reliable business continuity. The DNA database also offers a wide variety of industry-standard tools and access to advanced analytic applications.

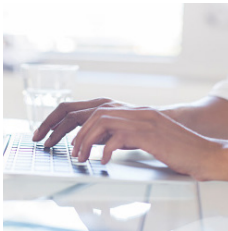
### Flexibility to Deploy On-Premise or in the Cloud

DNA may be run on-premise or outsourced. DNA is cloud-ready whether you prefer the Fiserv private cloud run by experienced Fiserv experts or public cloud environments.

DNA runs on industry standard servers from HP, Dell, IBM, Cisco UCS and other vendors, taking full advantage of server virtualization.

The DNA open infrastructure lets you choose the servers, SANs and switches that are right for your institution. And operating in a virtualized server environment allows DNA an easy transition to IaaS services of public clouds.

# A Single Platform to Accelerate Growth



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

## Comprehensive Capabilities

DNA supports the full range of financial services for consumer and commercial deposit and lending accounts in one application, using a single enterprise database, an intelligent user interface that can be deployed on full desktop PC and mobile devices with a consistent experience regardless of which environment you're using.

- Efficiently service a variety of common consumer and commercial deposit, loan and safe-deposit accounts with the ability to create unique products and product bundles
- 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
- Store images of accountholders, signatures and IDs, as well as, homes, cars and other loan collateral
- Support nonperforming loan account and charge-off account processing

DNA provides the capabilities your financial institution requires to meet your markets' evolving needs without the need for separate teller systems, service platform systems, data redundancy or duplication of set-up and maintenance.

DNA is not only designed to get your organization up and running with the business you have today, but also to help you introduce new products and services more quickly than ever before, to deliver the business you want tomorrow.

## Award-Winning Technology

DNA has garnered significant industry recognition and awards.

- The Aite Group named Fiserv as "Best in Class" Core Banking, the only core banking system provider to achieve that status in 2019, based on a quantitative methodology that analyzed several factors including vendor stability, client strength, product features and client services
- DNA was named "best in class" for customer-centricity and product management by CEB, a leading business advisory firm
- DNA won the Technology User Experience and Alliance Core Banking Awards from Aite Group in the firm's report, The Leading U.S. Core Vendors: Fueling Financial Institution Initiatives.
- Celent, another leading research firm, has twice honored DNA with its XCelent award for the platform's breadth of functionality
- Global IT advisory firm Gartner has positioned DNA in the "Leaders" section of its magic quadrant for International Retail Core Banking five years in a row

# Focus on People and Relationships Without Limitations

## Designed Around the Person

DNA helps you create, retain and grow account relationships. Its innovative relational data architecture is structured around individuals and organizations, and designed to reflect their ever-changing connection to each other and to your institution. DNA stores, manages, and can connect to information in a way that provides a global view of those relationships, enabling you to better understand and anticipate customer or member needs such as:

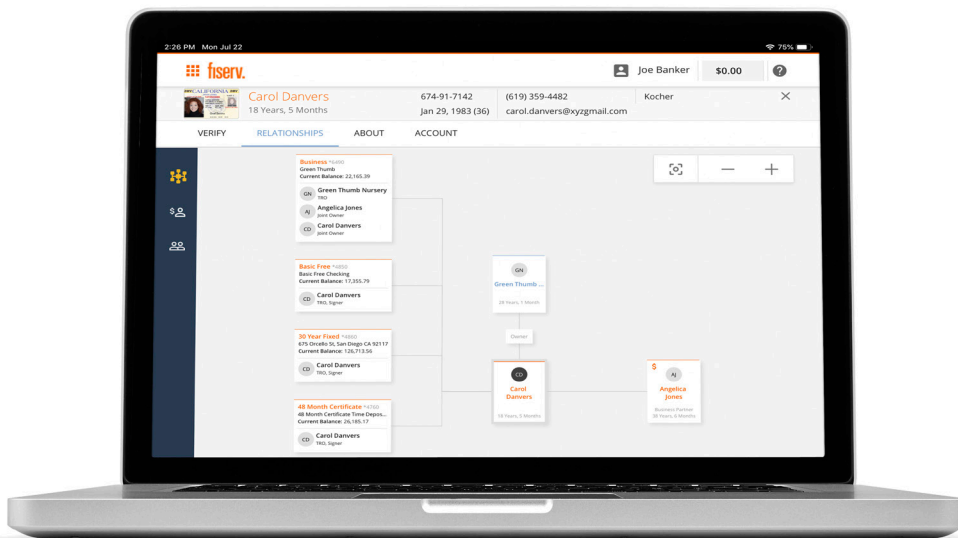
- Build, view, and work with complete relationships, using your data to achieve your customer relationship management and operational goals
- Access both accountholder or prospect data that is clean, extensive and accurately reflects each individual's relationships with your institution
- Easily accommodate existing data, plus aggregate 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 unlimited custom fields about people, businesses, accounts and collateral
- Leverage built-in contact and relationship management functions in one system for 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 pricing routines to assess and waive service charges as needed to differentiate your financial institution from competitors.



### 24/7 Continuous Real-Time Processing

Forward-looking financial institutions are adopting continuous, real-time processing to provide accurate, up-to-the-second account information and transaction processing to accountholders across all delivery channels, with immediate detection and denial of fraud. With DNA, real-time processing reduces risk and delivers immediacy people expect today. Transition to real time banking is not just a technology change; it's an imperative business transformation away from legacy processes, mediocre service experiences and dated revenue models. Today, consumers and businesses expect experiences that are immediate, accurate and tailored to their needs. They want financial services that are always on, always connected and always accurate. The industry's move to real-time is increasingly driven by:

- Increased customer demand for banking channels that are available around the clock
- Advanced electronic payments that are immediately processed
- Services that are delivered consistently across global channels
- The need for streamlined processes that increase efficiency, reduce exceptions, reduce fraud, and minimize labor costs
- Improved financial experiences that offer greater transparency and visibility, while providing a foundation for ever-expanding self-service capabilities

- Changing competitive and regulatory pressures
- Transforming the retail environment with a digital mindset

### Enhanced Efficiency through Predictive, Intuitive Data

DNA offers many features to help your financial institution manage costs, streamline operations, and boost efficiency. For example, DNA offers "Notable Events," information that predicts and displays why an individual or business may be visiting a branch or contacting the call center. Notable Events save time and deliver pertinent information placed at employees' fingertips. Further enhancing employee efficiency, DNA enables marketing, service and product offers to be consistently presented across all channels – including teller, ATM, digital channels, and more – and coordinated with marketing campaigns that can be discussed in real-time by tellers and call center representatives during customer/member interactions.

### One Account Platform for All Products

DNA provides a fully integrated teller and platform system. DNA eliminates synchronization problems and data redundancies by making monetary and nonmonetary changes once and only at the database level as those changes occur. If you are currently operating a legacy system, DNA offers a modern way of managing accounts and customer or member relationships without the need for separate databases, systems and user



screens to create and manage different types of accounts. Checking, savings, term and loan account structures all share the same business logic. Because of this shared logic, DNA enhances accuracy and efficiency, while providing the flexibility to have a loan that offers check access, or a deposit account that charges interest with negative balances.

For quick and easy transaction processing, DNA adopts a virtual shopping cart that we're all familiar with from digital retailers. Transactions are added to the cart sequentially and can be modified easily as needed. A summary receipt is delivered for each session that can be printed, emailed or sent via text.

With our teller capture module, tellers can image, process, balance and verify checks and other documents immediately – right at the teller line – to gain quick access to external funds without handling a transaction more than once. With DNA, checks are processed at the teller line reducing time needed for batch processing and next day balancing, all while preventing check fraud.

## **Elevated Security**

### **Single Sign-On**

DNA uses a single username/password combination to grant rights-managed access to the host system and integrated Fiserv products. Single sign-on eliminates tedious multiple logins, the risk of maintaining multiple employee security profiles and the need to support multiple access methods.

Financial institutions can also use Microsoft Active Directory with single sign-on or with Verifast™ SSO, employees can use biometric authentication to sign-on to DNA and hundreds of other applications. Tablet and phone sign on can also be enabled to work with TouchID and FaceID.

### **Sensitive Data**

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. Additionally, with a simple configuration, all data at rest can be encrypted. The system also tracks and reports when an employee accesses a screen containing a tax identification number or queries on a name, account or related account.

### **Online Signature and ID Verification**

DNA streamlines identity verification by allowing you to scan and store a person'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. Verifast Branch amplifies the security, convenience and efficiency of branch transactions by letting individuals verify their identity instantaneously through palm vein biometrics.

### **Prior Available Balance**

DNA displays the prior available balance on an account before its overdrawn, enabling you to easily note and disclose the specific debits that overdraw the account – aiding compliance with Consumer Financial Protection Bureau rules. This feature supports disclosure through notices and statements, as well as, through telephone or voice response and digital channels.

### **Optional DNA Capabilities**

Fiserv offers many optional solutions that complement DNA functionality.

### **Fully Integrated Digital Banking**

Fiserv offers best-of-breed online, mobile and cash management tools for both businesses and consumers. Fiserv is also delivering fully-integrated Interactive Branch Kiosks, which are self-service kiosks that can automate many traditional branch transactions to expand your self-service capabilities.

### **Fully Integrated Electronic Document Management**

Let DNA capture forms in real time, such as, reports and other scanned documents or attached electronic files whether they're PDFs or other common word processing, spreadsheet, or image file formats. Documents are accessible quickly and efficiently for viewing and printing.

### **DNA Service Advantages**

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.

### **Professional Services Support**

To ensure your project's success, Fiserv offers proven, automated conversion solutions and an experienced implementations team that has converted every major account processing application in the U.S. to DNA. Our flexible training options, best practice reviews and business process professional services help you hit the ground running with DNA. Our conversion team and client service team work closely with you to ensure a smooth transition to DNA, with the added and ongoing support of an assigned client partner, service manager and executive sponsor.

### **User Community Support**

DNA offers you the power of the most active core account processing user community in the industry. In addition to our DNAappstore, the DNA client community shares ideas, solutions and best practices through a network of clients across North America. The DNA user group boasts an active and vibrant online portal (ficomunity.com) to formally share ideas and provide advice on banking technology.

DNA is the core account processing platform you need to streamline operations, achieve your growth objectives and enhance the customer or member experience across channels, with the flexibility to execute your new business strategies now and in the future.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) to learn more.

### Key Benefits

- Intuitive, mobile friendly user experience
  - Easily integrate add-on solutions into the DNA open architecture
  - Enhance speed to market with new products through comprehensive product configuration options
  - Create, retain, and grow relationships using a flexible, relationship driven data model
  - Achieve unrivaled real-time performance with an advanced relational database built for rapid transactional throughput and data analysis
  - Enhance system functionality yourself using DNAcreator or tap into the ingenuity of a large, diverse, and growing group of DNAapp 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
  - Enhance security with eSignature, photo ID, and biometric capabilities
  - Customize the user experience with information from third party vendors
  - Extend capabilities with leading-edge DNA API's using REST and GraphQL
  - Deploy on-premise or in private and public cloud environments

### Connect With Us

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



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