Product

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

fiserv.
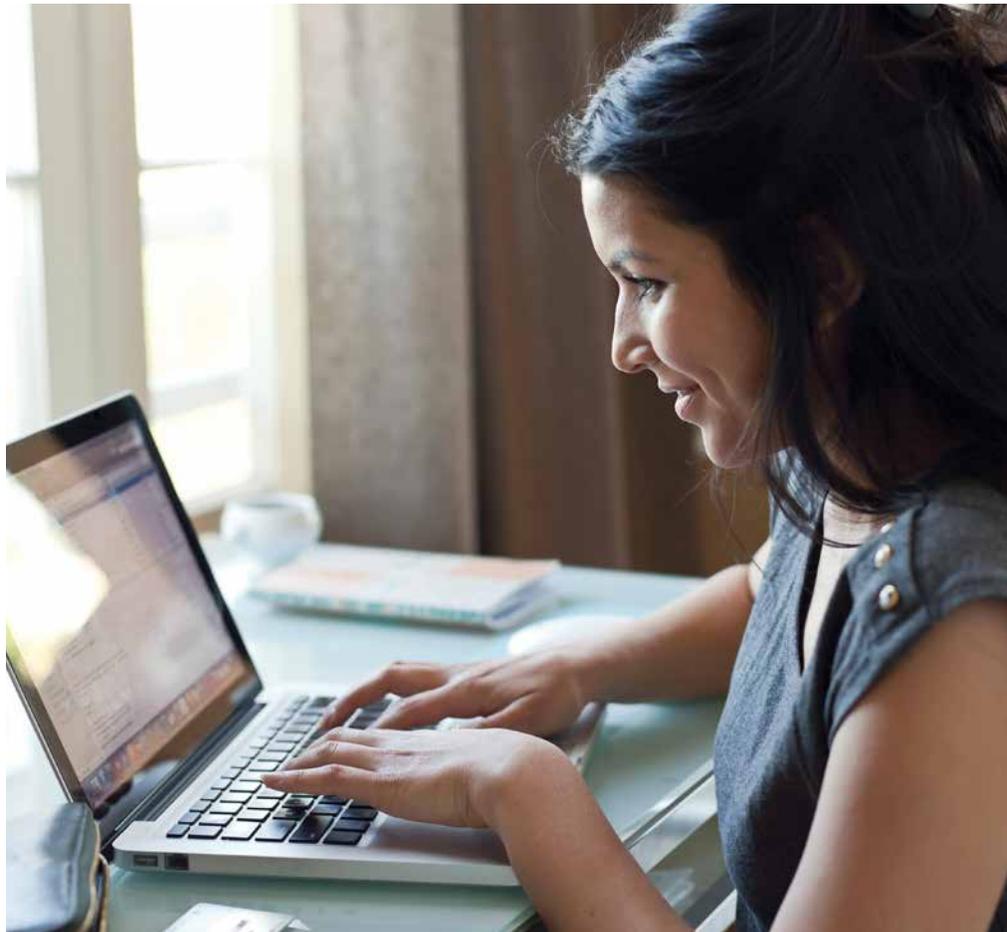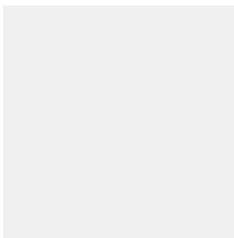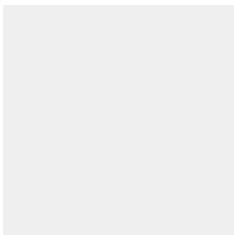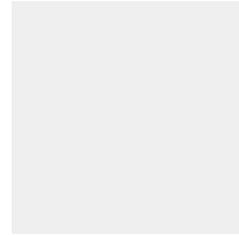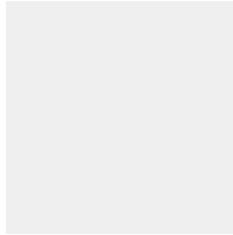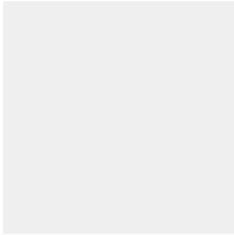
Product

More than ever before, 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.

Serving the needs of banks and credit unions through in-house and hosted environments in the U.S., Canada and beyond, DNA is a technology foundation designed to help you achieve your strategic business and service goals – now, and well into the future.

The 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 touchpoints of your customer or member experience.

Technology Advantages

The solution's technology platform delivers 24/7 real-time transaction processing that is secure, extendable and scalable – 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

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 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 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.

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

A Single Platform to Power Growth

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, checking, time deposit, retirement and HSA

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

Power in Community

DNA lets your financial institution easily enhance the system's built-in functionality by developing custom DNAapp™ solutions 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, complement and extend the capabilities of the DNA platform.

DNAcreator®, our innovative software development toolkit, provides the same advanced tools for developing DNAapps that Fiserv uses to develop for DNA.

Whether you choose to develop DNAapps or not, innovative DNAapp solutions from others are always available to you through the DNAappstore™ (www.dnaappstore.com), an online marketplace where you can try, buy and/or sell applications that add new functionality to DNA quickly and at low cost.

DNAapps are pre-tested, validated and easily integrated with the DNA account processing system.

A wide range of DNAapp solutions 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

The innovative technology within DNA has garnered significant industry recognition and awards. DNA has been endorsed by the American Bankers Association (ABA) and named "best in class" for customer-centricity and product management by CEB, a leading business advisory firm. DNA also won the Technology, User Experience and Alliance Core Banking Awards from Aite Group in the firm's April 2019 report, The Leading U.S. Core Vendors: Fueling Financial Institution Initiatives. Aite Group describes DNA as "one of the most modern core solutions offered by a U.S. vendor" and says the DNAappstore is "the first of its kind for a core vendor, and, in time, has the potential to create a paradigm shift for the financial services industry."

Celent, another leading research firm, has twice honored DNA with its XCelent award for the platform's breadth of functionality, and global IT advisory firm Gartner has positioned DNA in the "Leaders" section of its magic quadrant for International Retail Core Banking three years in a row.

Focus on People and Relationships

Designed Around the Person

DNA helps you create, retain and grow relationships with your customers or members. Its innovative relational data architecture is structured around individuals and organizations and is designed to reflect their relationships to each other and to 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 pricing 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 (including Internet, ATM, interactive voice response, call center, teller and platform applications) for an accurate, real-time view of data

- Memo post plus, combining real-time and memo-post processing to allow fast service at the teller line and keep transactions intact throughout processing to ensure a strong audit trail

- Hybrid, supporting a combination of online/real-time and memo post plus posting modes to provide maximum benefits to your consumer and large commercial relationships

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.

As a fully integrated teller and platform system, DNA eliminates synchronization problems and data redundancies by making monetary and nonmonetary 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, checking, 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 check 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 those integrated with products from Fiserv. Single sign-on eliminates tedious multiple logins, the risk of maintaining multiple employee security profiles and the need to support multiple access methods.

TransactionExpress and tMagic™ for DNA

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. In addition, our tMagic for DNA teller capture option allows you to 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.

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 before it is 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 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.

Fully 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.

Fiserv offers a comprehensive package of online banking and cash management tools for both business and retail customers or members.

Secondary Market/Investor Reporting

This feature enables you to manage and record loans sold to FNMA, GNMA, FHLMC or private investors, with interfaces that facilitate fully electronic reporting.

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 for DNA, online check ordering, customer verification, and our award-winning, integrated teller capture and check image viewing module. All can be viewed directly from the DNA platform.

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.

In-House or Hosted Implementation

DNA is available as an in-house or hosted solution. With the in-house version, you can specify and maintain your current hardware configuration and operating system preferences and exercise complete control over your processing environment.

The hosted option gives you access to the same system, hosted and maintained at our state-of-the-art global operations center offering the highest levels of security, availability, reliability and capability. The architectural flexibility of DNA enables you to switch from one processing mode to the other without changing systems or converting data.

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 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.

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 account processing user community in the industry to share ideas, solutions and best practices with other clients around the world.

Key Benefits

- Easily integrate add-on solutions into DNA open architecture

- 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 data analysis and transactional throughput

- 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

- 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

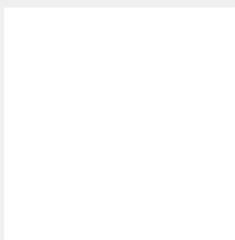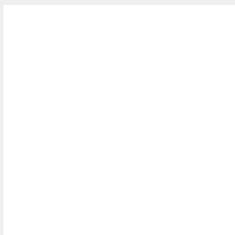- Enhance security with online signature and photo ID capabilities

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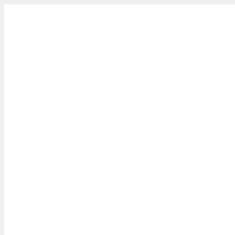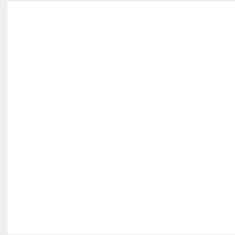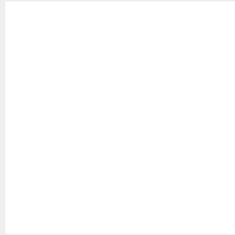
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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and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

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