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DNA®

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

@ the speed of life®

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.

More than ever before, your financial institution needs the flexibility to streamline operations and 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.

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 more than 100 Canadian financial services organizations and many more worldwide.
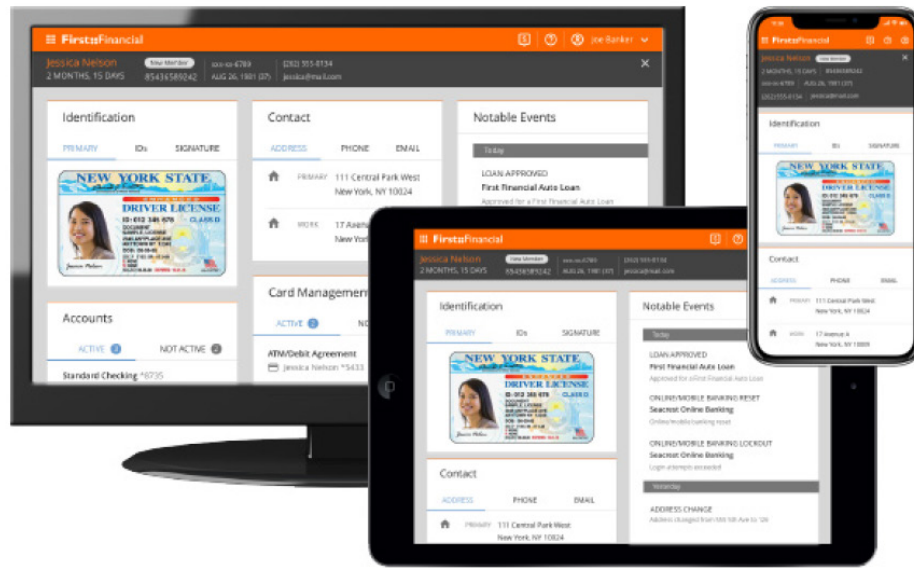
Leading-Edge Technology

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 increase flexibility while being easily customized and extended, enabling you to create highly tailored solutions from your back-office operations to customer or member experience touchpoints.

Intelligent User Experience

DNA provides an intuitive 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 the digital age.

Using responsive design, information displayed will adjust to the device format. Information and data are 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 a mobile device – wherever the opportunity may be.

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Open Architecture

An extensible system with open architecture enables easy integration and customization. This offers 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 that 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 AppMarket (appmarket.fiservapps.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 is available to improve business processes, differentiate your offerings, create new opportunities and enhance existing DNA capabilities to meet your business goals.

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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 payment channels.

Flexible, Scalable Technologies

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

Our unique relational database design provides scalability and operational flexibility, along with real-time data backup 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, storage area networks and switches that are right for your institution. Operating in a virtualized server environment allows an easy transition to public clouds.

A Single Platform to Accelerate Growth

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 intuitive user interface that can be deployed on desktop PCs and mobile devices with a consistent user experience.

→ 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 setup 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.

DNA Commercial Banking

DNA and Fiserv surround solutions deliver a comprehensive set of commercial services tailored to the needs of your business accountholders. The platform delivers an extensive foundation of commercial banking

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capabilities including cash management services, payment solutions, commercial lending, business online banking and account analysis solutions.

We are continually adding enhancements to provide you a fully integrated front to back corporate banking solution. Whether you are a global bank, regional bank, community bank, credit union or agricultural bank, DNA has the flexibility and scalability you need to service your corporate customers today and in the future.

> 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.

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 this 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

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Focus on People and Relationships Without Limitations
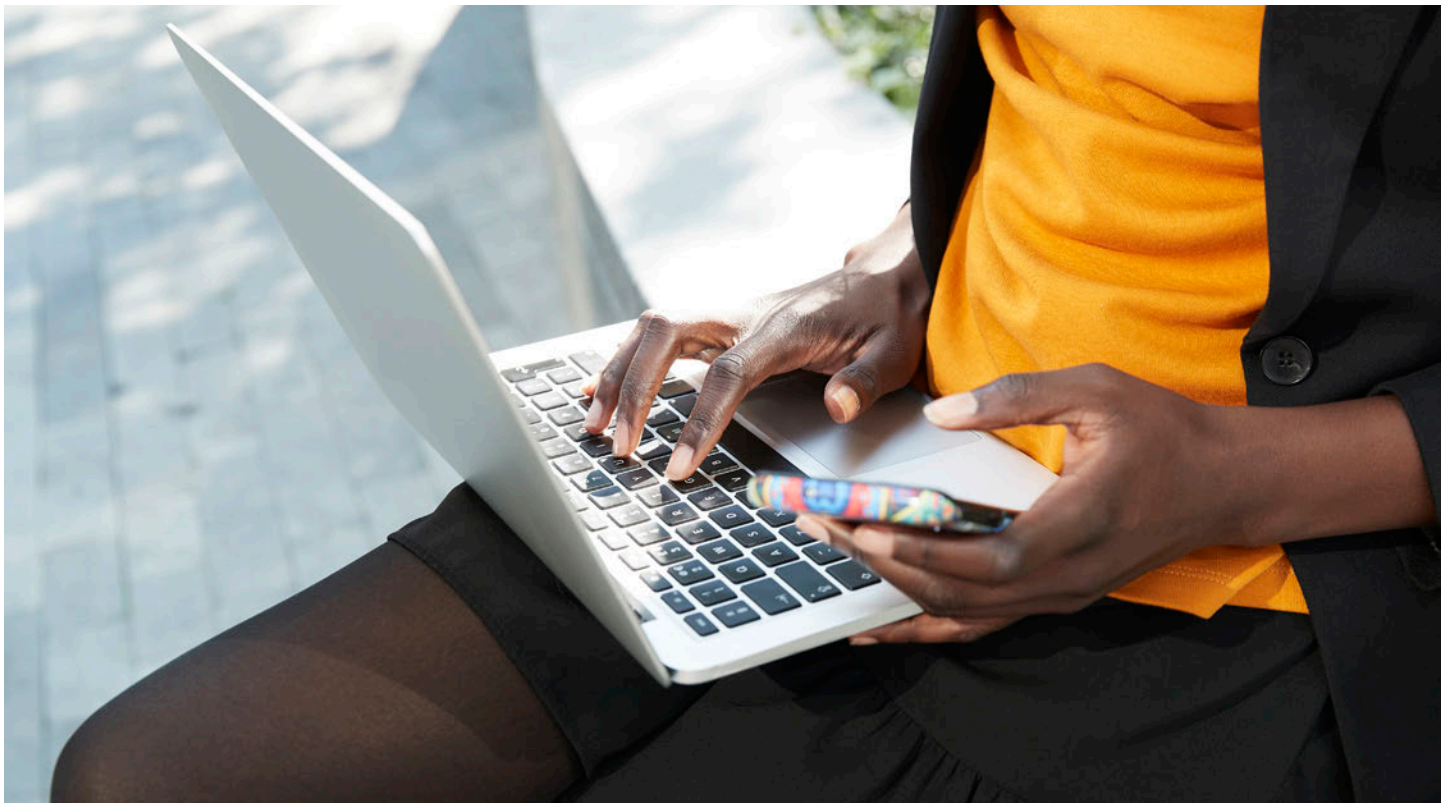
Designed Around the Person

The innovative relational data architecture of DNA 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:
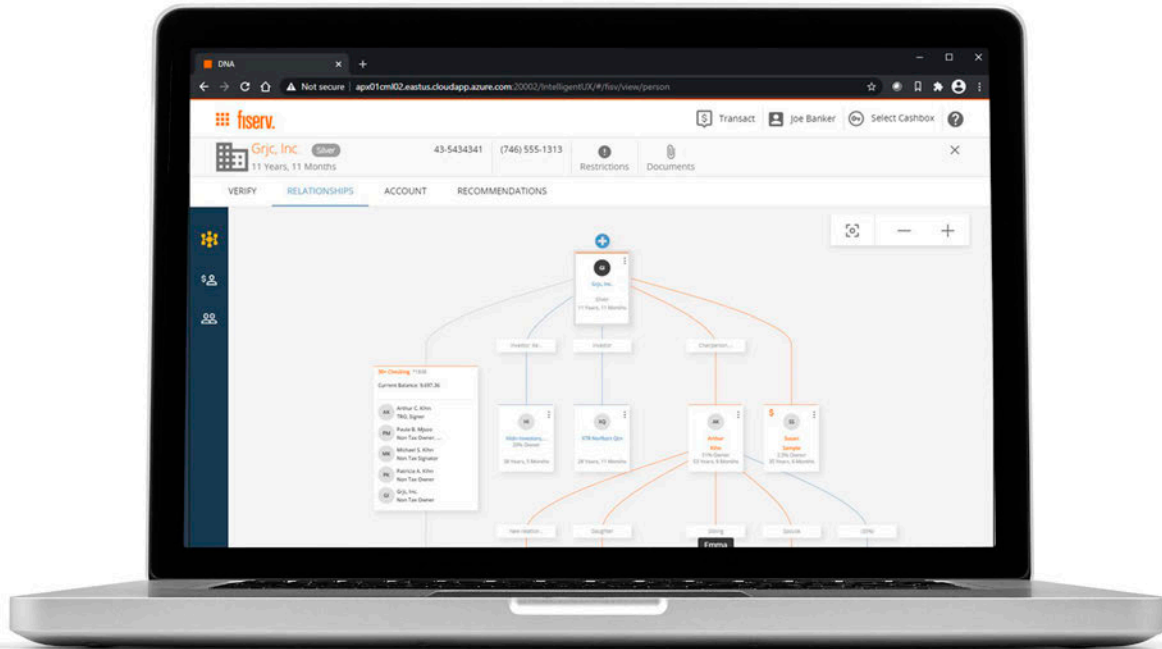
→ Build, view and work with complete relationships, using your data to achieve your customer relationship management and operational goals

→ Access accountholder or prospect data that is clear, 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

→ Enjoy the flexibility of address types, relationship types and 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 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.

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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 delivery channels, with immediate detection and denial of fraud. With DNA, real-time processing reduces risk and delivers the immediacy people expect.

Transitioning 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. The industry's move to real time is increasingly driven by:

→ Increased 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

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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 centre.

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 and coordinated with marketing campaigns that can be discussed in real time by tellers and call centre representatives during customer/member interactions.

One Account Platform for All Products

DNA provides a fully integrated teller and platform system. It 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 separate databases, systems and user screens to create and manage different types of accounts. Chequing, 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 cheque access or a deposit account that charges interest with negative balances. For quick and easy transaction processing, DNA adopts a virtual shopping cart similar to those used by 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 through 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, cheques are processed at the teller line, reducing batch processing time, next-day balancing and cheque 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 (SSO) eliminates 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 SSO or with Verifast™ SSO from Fiserv. With Verifast SSO, employees can sign on to DNA and hundreds of other applications using biometric authentication. Tablets and phones can also be enabled 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 insurance 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 signatures and photos. These features help ensure prompt, personal service, while improving security and protecting your institution and your customers or members from fraudulent activity. Verifast Branch from Fiserv 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 it is overdrawn, enabling you to easily note and disclose the specific debits that overdraw the account. This feature supports disclosure through notices and statements as well as, through telephone or voice response and digital channels.

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Optional DNA Capabilities

Fiserv offers many optional solutions that complement DNA functionality.

Fully Integrated Digital Banking

Through our integration with Canadian internet banking offerings, Fiserv offers a comprehensive package of online banking that provide your customers and members with 24/7 access to their accounts and financial transactions. Fiserv is also delivering fully-integrated Interactive Branch Kiosks – self-service kiosks that can automate many traditional branch transactions to expand self-service capabilities.

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.

Professional Services Support

To ensure your project's success, Fiserv offers proven, automated conversion solutions and an experienced implementation team that has converted 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. 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 AppMarket, 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 (ficommunity.com) to formally share ideas and provide advice on banking technology. 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.

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. With over 250 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. DNA is the core account processing platform that can help you streamline operations, achieve your growth objectives and enhance customer or member experiences across channels, with the flexibility to execute your new business strategies now and in the future.

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Key Benefits

→ Intuitive, mobile-friendly user experience

→ DNA open architecture easily integrates add-on solutions

→ 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 AppMarket

→ 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 address types, 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 APIs using REST and GraphQL

→ Deploy on-premise or in private and public cloud environments

→ Enjoy the benefits of direct, in-country client service, product management and account management support

Connect With Us

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fiserv.com

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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