

# Integrated Teller Capture



While financial institutions seek new ways to generate efficiencies, your walk-in customers increasingly demand faster, more meaningful transactions matched by real-time results. Your answer: DNA - tMagic™.

This integrated teller capture solution for DNA™ automates the capture, imaging, and entry of paper-based transactions directly into your core system. DNA - tMagic extends your DNA investment by providing real-time processing and balancing, immediate check verification, improved transaction accuracy and enhanced customer service for faster, more cost-efficient branch operations. Plus, DNA - tMagic 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.

DNA - tMagic enables your front-line employees to image and process checks and other transaction documents in real time – right at the teller line. This not only improves the efficiency of your processing operation, but also saves money and consumes less paper. Best of all, it allows tellers to spend more personal “heads up” time with customers, interacting face to face.

## Real-time Processing Efficiency

DNA - tMagic gives tellers the ability to capture transit and on-us checks, deposit slips, withdrawal tickets, loan coupons, general ledger tickets, and any other transaction document, updating DNA in real time, right at the teller line. With immediate image scanning and transaction verification, DNA - tMagic reduces manual data entry, virtually eliminates the need for deposit adjustments, and makes items available for viewing throughout your enterprise as soon as they are presented to the teller.

DNA - tMagic provides immediate check verification by capturing both the front and back of the check, automatically detecting the courtesy amount, legal amount, MICR line and presence of a signature and date. If any data is questionable or missing from a check, the system immediately alerts the teller. Items requiring verification are presented back to the teller for immediate correction or rejection while the depositor is still present.

MICR line data captured at the teller line is automatically populated into DNA, reducing teller errors and keystrokes. Imaged documents can be sent to the archive, and electronic cash letters prepared and transmitted throughout the day for intra-day settlement. Plus, the system can be used in a back-office setting to process transactions that are not presented at the teller line, such as mailed-in deposits, loan payments, and credit card payments, reducing your need for branch capture equipment.



## Reduced Costs

Because DNA - tMagic provides real-time processing and balancing at the teller line, it reduces the need for end-of-day, back-office reconciliation. DNA - tMagic also reduces the operational costs associated with transporting and delivering physical checks.

DNA - tMagic is incredibly easy to use. Training time is reduced and even new tellers adapt effortlessly, drastically reducing training costs for this high-turnover teller position.

## Improved Customer Experience

DNA - tMagic enhances service and client retention by reducing teller wait times and providing real-time transaction information. It allows tellers to interact with customers in a “heads up” environment so that they can provide more personal service, answer questions, market additional products and services, and strengthen accountholder relationships.

By immediately verifying transactions, DNA - tMagic can also improve the customer experience by reducing day-two deposit corrections.

## Faster Research

DNA - tMagic increases research speed by uniquely identifying and digitally stapling each check to a unique, core-assigned identification number. This identifier can be virtually endorsed on the item at the time of scanning to establish an easy-to-search audit trail. Items captured at the teller station remain together enforcing transaction integrity.

## DNA - tMagic Forms Studio

DNA - tMagic Forms Studio extends your DNA - tMagic investment by further reducing teller keystrokes and assisting in the detection and capture of CAR/LAR information for over-the-counter documents with limited MICR information. Forms Studio is ideal for capturing and verifying handwritten documents such as savings deposit, savings withdrawal or loan payment tickets.

## DEPOSIT CHEK® service from Early Warning Services, LLC®

Real-time access to Early Warning's DEPOSIT CHEK service notifies your tellers of potentially high-risk deposits at the point of transaction. Positive and negative status responses help prevent fraud and expedite funds availability decisions right at the teller window. The process begins when check and ACH items are presented for deposit, and the corresponding MICR information is extracted and transmitted to Early Warning Services. This information is compared against account and item-level information found in the National Shared Database. The transmitted information is matched to the account status information confirming the active accounts and alerts the financial institution to any high-risk accounts or transactions in the database via a real-time response.

Open Solutions Inc.® is dedicated to helping community-based financial institutions succeed. Innovators of open, relationship-centered core banking, Open Solutions DNA™ drives collaboration amongst banks, credit unions and other financial services firms around the globe.

Open Solutions strengthens its client community by providing: industry insights and guidance; a highly visible advocacy program for community financial institutions; and leading technology solutions that enable our clients to improve productivity, increase revenue and most importantly, strengthen relationships.



455 Winding Brook Drive // Glastonbury, CT 06033  
[opensolutions.com](http://opensolutions.com) // 1 800 226 5674 // 1 860 652 3155