

Instant Open for DNA™

Simplify Enrollment and Account Opening With a Flexible, Integrated and Easy-to-Use Online Solution



First impressions count, whether you're enrolling new customers or members or adding new accounts to existing relationships. Instant Open for DNA from Fiserv streamlines enrollment and account opening with an online and mobile solution that's fast and easy for consumers to use.

Instant Open provides a simple, automated environment for processing applications and opening new accounts in minutes. Its intuitive user interface, intelligent and customizable workflows and integrated background checking capabilities make account opening and enrollment fast and easy.

Streamlined, Consistent Service

Instant Open enables a consistent online and mobile account opening experience for new and existing customers or members, for both deposit and loan applications. This flexible, self-service solution delivers a uniform process for quickly opening accounts, with automated notifications and guidance to help users quickly complete each step of the application process. Instant Open offers responsive mobile workflows that are supported by Android and iOS smartphones and tablets, and it can also be deployed as an in-branch, browser-based account opening solution used by your staff. Customized, staff-oriented workflows can be designed for branch staff and call center employees.

Instant Open streamlines loan processing through integration with the loan origination system, Velocity™ from Fiserv. By leveraging

the real-time capabilities of DNA, it allows you to process applications and provide accountholder numbers or account information on the spot.

DNA integration also enables Instant Open to look up accounts, pre-populate applications with information on file and create new records and accounts. It also helps improve efficiency by transferring funds to and from the general ledger and customer or member accounts for fees and transfers.

Makes Existing Services More Valuable

Instant Open makes account origination convenient by allowing you to provide application forms and results to applicants online, and enabling single sign-on for users of DNAweb™ online banking. Integration with DocuSign® enables you to capture items that require a signature. When used with Velocity for online loan origination, Instant Open lets you leverage powerful account review and decisioning capabilities while delivering customized, targeted cross-sell offers.

Flexible Features

No matter what channels you support, Instant Open offers the flexible capabilities you need for efficient service, including:

- Multiple applications to support information and flow differences between account types – including Health Savings Accounts
- Multiple funding choices, including credit cards, ACH, checks and cash
- Real-time authorization of valid card transactions for VISA®, MasterCard®, American Express® and Discover®
- Real-time transfer for existing applicants



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.

- Multiple joint owners and beneficiaries
- Multiple branding options per application
- Instant loan product cross-selling offers

Customizable Options

Instant Open is easily customized to match your workflow and decisioning process, enabling you to tailor account opening and enrollment to suit your business needs. You can customize workflows for different applications and delivery channels, choose which background checks to perform and create customized rules that determine if an application is automatically approved or requires manual review.

You can also customize Instant Open to reflect your operating guidelines, for instance, assigning user roles to define system privileges or creating customized block lists for questionable individuals, banks, accounts, IP addresses or mailing addresses. Instant Open lets you control the display order and links to descriptive account information and messaging to suit different audiences. You can also take advantage of electronic, manual and batch export task fulfillment features, document export, and custom emails. Best of all, these configuration features are simple to use.

Efficient Processing

With Instant Open your staff spends less time on administrative tasks. The system can alert staff to key events – such as when an application is ready for review or a funding authorization failed – and can route and assign tasks to particular employees. The integrated address-checking feature reduces manual steps while improving accuracy.

Status Center

The Instant Open Status Center enables applicants to save and resume applications and sends automatic reminders to complete abandoned applications.

Key Benefits

- Speeds and simplifies online account opening and enrollment for new and existing accountholders
- Provides a consistent account opening experience across all mobile, tablet, laptop and desktop platforms
- Streamlines processes through integration with DNA, Velocity and DocuSign
- Supports cross-selling at enrollment to increase revenue opportunities
- Facilitates identity verification with access to OFAC checks and RSA/LexisNexis®
- Delivers the flexibility to customize workflows, rules and other features to your organization's processes and guidelines
- Improves efficiency by reducing manual steps

Account verification documents can be submitted securely via a mobile image transfer or uploaded online. Secure messaging enables applicants to communicate with staff for questions and documentation requests.

Verification and Background Checks Made Easy

Instant Open automatically accesses OFAC and other background reporting services to verify the identity of the individual and to comply with Know Your Customer regulations. To streamline processing, it also interfaces with the ChexSystems QualiFile reports and the Equifax credit bureau, helping you review and approve applicants.

Connect With Us

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