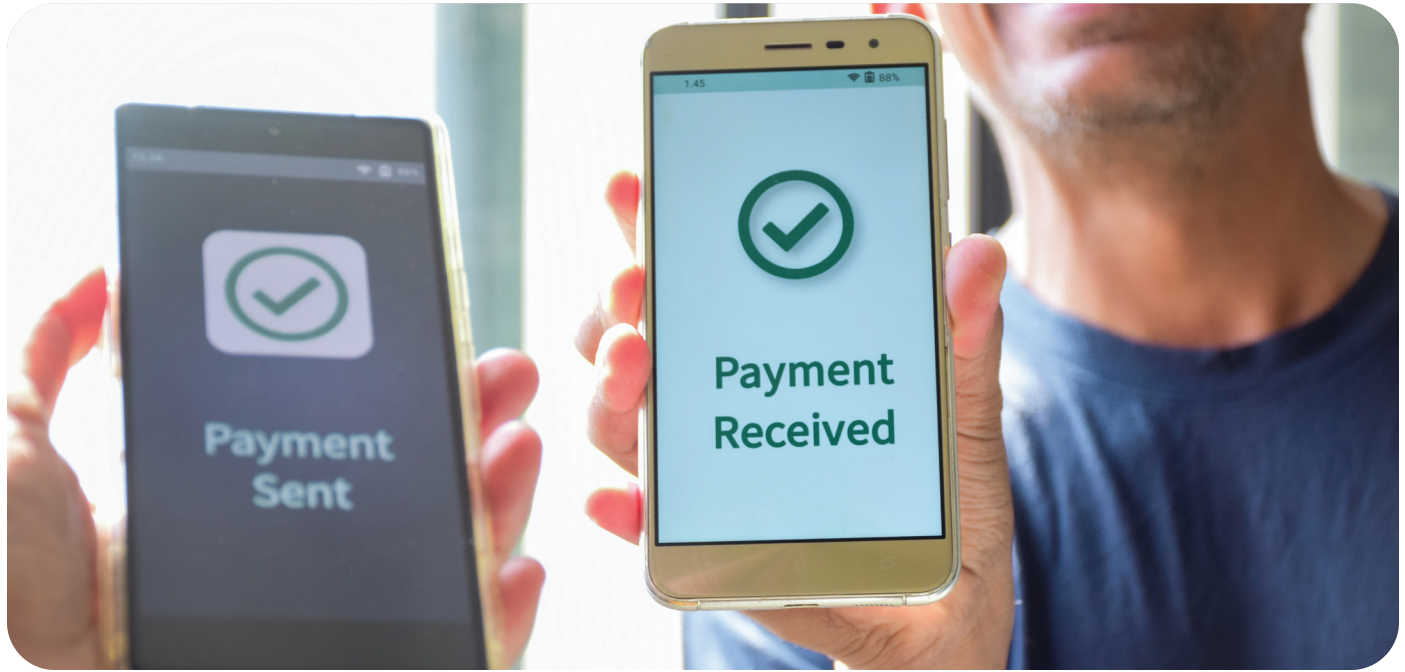


# Vynamic® Instant Payments



Modernize payments with real-time, API-driven processing across all rails



Real-time payment modernization helps financial institutions simplify processing, improve visibility, and support faster, always-on payment experiences.

## TODAY'S CHALLENGES

- **Legacy, batch-based processing** slows the movement of money and relies on delayed clearing cycles.
- **Siloed systems across payment rails** increase complexity, duplication, and operational overhead.
- **Rigid infrastructure and limited integration** slow innovation and delay rollout of new payment capabilities.
- **Limited real-time liquidity visibility** reduces control and makes rapid response more difficult.
- **Inefficient transaction tracking and reconciliation** create friction in high-volume payment environments.
- **Fragmented messaging standards** and inconsistent data handling complicate interoperability and change.
- **Demand for more flexible payment types** requires support for new use cases and interactions.

## WHAT VYNAMIC® INSTANT PAYMENTS DELIVERS

- **Real-time, 24/7/365 account-to-account processing** credits funds in seconds to support always-on payment expectations.
- **Unified, payment-agnostic processing** on Vynamic Transaction Middleware delivers consistency across rails.
- **Cloud-native, API-driven architecture** accelerates integration with PSPs and emerging payment schemes.
- **Continuous liquidity monitoring** with automated alerts and multi-entity management improves control.
- **Real-time settlement tracking** with automated reporting and net position visibility improves accuracy.
- **Native ISO 20022 support** enables rich, standardized messaging across modern payment ecosystems.
- **Support for push and pull payments** through APIs enables multiple use cases across channels.

## BUSINESS IMPACT

- **Meet rising expectations** for immediate, always-on payment experiences.
- **Reduce operational complexity** with a build-once, use-often processing model.
- **Accelerate speed to market** for new payment products and services.
- **Improve risk management** and support broader financial stability.
- **Increase transparency and accuracy** while improving operational efficiency.
- **Enhance interoperability** and future-proof compliance as standards evolve.
- **Expand service offerings** and unlock new revenue opportunities.

# Vynamic® Instant Payments

## VYNAMIC INSTANT PAYMENTS

Regardless of what role your organization plays in the process (payer, payee or central infrastructure), with Vynamic Instant Payments both your organization and your clients' operational model will benefit. Gains in efficiencies and the improvements in cash flow can increase overall competitiveness, allowing re-investment of those gains while providing new, advanced services for both consumers and businesses.

## PUSH & PULL PAYMENTS

Account-to-account payments provides a faster, more efficient and less expensive process suitable for a variety of payment scenarios, including P2P – Person to Person, P2B – Person to Business, B2P – Business to Person and B2B – Business to Business. Push payments are initialized by the payer, while pull payments are initialized by the payee (payer confirms transaction). Vynamic Instant Payments offers the ability to easily connect with multiple PSP integrators via APIs and accept either push or pull payments.

## LIQUIDITY MANAGEMENT

Ensuring the financial solvency of all in the system is essential. Vynamic Instant Payments provides the ability to know your financial position at any point in the business day, monitors over the course of any business period and, should funds go too low, raises an event to have liquidity increased. As the system is fully multi-tenant capable, liquidity can be managed for the payer, payee or as a central infrastructure.

## SETTLEMENT

With millions of transactions occurring throughout the day, there must be a means to accurately track the debit and credits made to the financial institution. Since the financial movement happens in real-time, Vynamic Instant Payments initiates a reporting function to provide a daily summary of what transactions were settled and the current net position.

## ISO 20022

Moving financial messages and communicating in a common language is the primary function of any payments' processor. ISO 20002, the international standard, is typically the chosen messaging specification for Instant Payments as it allows for extended and variable message content to be exchanged. Vynamic Instant Payments deployments use ISO 20022.

**Powered by Vynamic Transaction Middleware, Vynamic Instant Payments enables FIs to realize the desired end state of building once across multiple payment rails.**

We know our innovative approach to age-old processes leads to success—our customers will testify to that. By taking a modular, multi-phase approach, we offer flexibility to maximize the greatest opportunity now, with the ability to facilitate innovation and to sustainably scale for the future.

By using industry-standard, agile tools powered by Vynamic Transaction Middleware, this common set of services can be maintained centrally, whether deployed in a single payment hub or used in multiple instances. Intelligent workflow and API services enable your organization to integrate risk management and controls through configuration for ease of maintenance and lower costs.

Is your organization ready to modernize its payments ecosystem? Let's discuss how we can help you develop an optimal migration plan.

Learn more at [DieboldNixdorf.com](https://www.dieboldnixdorf.com).

© Copyright 2026 Diebold Nixdorf, Incorporated. All rights reserved. Diebold Nixdorf is a trademark of Diebold Nixdorf, Incorporated. 20260521

