

Vynamic[®] Issuing



Issue, authorize, and manage modern payment experiences with speed, security, and confidence



A PCI-SSF certified, cloud-native platform that helps issuers increase agility, reduce risk, and deliver consistent customer experiences across cards, tokens, and digital wallets.

TODAY'S CHALLENGES

- **Rising customer expectations:** keep pace with more payment types, channels, and demands for instant, secure issuing experiences.
- **Evolving fraud threats:** defend sensitive cardholder and token data across the issuing lifecycle.
- **Constant change pressure:** adapt quickly to regulatory and scheme updates without adding operational burden.
- **Legacy constraints:** overcome issuing and card-management limits that delay launches and reduce program flexibility.

WHAT VYNAMIC[®] ISSUING DELIVERS

- **Simplifies core functions:** separates authentication, tokenization, authorization/decisioning, and program controls into reusable services.
- **Modernizes issuer traffic:** streamlines card management with more flexibility and control.
- **Expands payment flexibility:** a cloud-native, API-connected foundation supports cards, tokens, and digital wallet experiences.
- **Enables tailored programs:** configurable controls by customer, product, and channel support more personalized issuing experiences.
- **Improves agility:** modular services help issuers respond faster to market, scheme, and regulatory changes.

BUSINESS OUTCOMES

- **Launch more payment experiences:** support physical cards plus wallets/tokens with consistent customer experiences.
- **Increase speed to market:** configure products, policies, and authentication methods faster by reusing modular services and APIs.
- **Strengthen security and risk controls:** protect access to funds and sensitive data with security built in PCI-SSF certification, and support for key-management processes.
- **Improve operational resilience:** keep authorizations running 24/7 with stand-in processing (STIP) and business continuity options (e.g., DR/blue-green).
- **Lower operating cost and complexity:** reduce duplicated capabilities by reusing common payment services across products and rails.
- **Optimize infrastructure:** leverage elastic and dynamic scaling to handle transaction volumes efficiently, minimizing impact on data center operations and reducing costs.

Vynamic® Issuing

Maximize issuing agility while minimizing risk across channels

CORE CAPABILITIES

- Consumer-centric authentication: support CW, PIN, EMV, signature and add future options (e.g., biometrics), applying controls by person, card/token, account, or combinations.
- Authorization, decisioning & risk integration: flow- and rule-based financial authorization with configurable checks, limits, and behavioral parameters; integrates in real time/near real time with fraud platforms via APIs and supports alerts/notifications.
- Stand-in processing (STIP): authorize transactions 24/7 even when the core is unavailable by securely storing the latest balance/account information and applying risk exposure algorithms.
- Digital wallets & token processing: support token enrollment, processing, and lifecycle (resolution/updates) for mobile wallets (e.g., Apple Pay) and tokenized transactions.
- Financial capture: process select on-us ATM, POS, and eCommerce transactions directly to reduce friction, eliminate unnecessary fees, and speed completion.
- Product targeting & configuration: tailor programs by segment (e.g., student, business, VIP, online-only) with configurable transaction permissions, merchant controls, and spend limits; APIs can support real-time card status updates.
- Issuing, lifecycle & clearing: issue debit cards and tokens (new/replacement/stock); support PIN mailers and embossing files, multi-account linkages, card stock management, and configurable shipping; manage lifecycle actions (hold/cancel/replace); configure settlement periods for clearing.

Capability area	Vynamic Issuing module(s)
Authorization, STIP, wallets/tokens, fraud integration, financial capture	Vynamic® Issuing – Transaction Processing
Program rules, define limits, targeting/configuration, issuing workflows, lifecycle management	Vynamic® Issuing – Card Management

PROOF POINTS

- Built for 24x7x365 issuer operations, with high-availability deployment patterns to support replication and failover so authorizations keep running.
- A cloud-native, microservices foundation with low-code configuration helps teams deliver new policies and capabilities faster—with less custom code to build and maintain.
- Modular services for authentication, tokenization, and authorization make it easier to enable new wallet/token use cases and adapt to scheme and regulatory changes without major rework.

Let's align your issuing priorities and define a phased modernization plan that delivers early wins while reducing migration risk.

- **Speed to market**
- **Fraud/risk controls**
- **Wallet/token enablement**
- **Operational resilience**

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

