

Vynamic® Acquiring



Modernize acceptance to move faster, stay compliant, and deliver always-on payments



THE CHALLENGE BANKS ARE FACING

- **Payments are now the primary customer touchpoint** — and they must work flawlessly, every time.
- **Customer expectations are rising** as payment experiences become always-on and seamless across channels.
- **Payment complexity is accelerating** with the rapid growth of digital wallets, contactless, tokenization, and new rails.
- **Authentication is evolving beyond card and PIN**, introducing new requirements and integration challenges.
- **Legacy acquiring environments weren't built for this pace of change**, limiting flexibility and speed.
- **Compliance demands (e.g., PCI) consume most delivery capacity**, leaving minimal room for innovation.
- **Innovation slows down as resources are tied up**, making it harder to launch new features or improve customer experiences.

WHAT VYNAMIC ACQUIRING DELIVERS

- **Bypasses legacy constraints** to modernize payment acceptance environments.
- **Enables rapid rollout of new payment options and interactions** across channels.
- **Improves resilience and uptime** to support always-on payment expectations.
- **Simplifies ongoing compliance** by embedding it into the platform lifecycle.
- **Built on a cloud-native, microservices architecture** with modern APIs and low-code configuration.
- **Accelerates change with lower operational risk**, reducing dependency on large upgrade cycles.
- **Enables differentiation of customer and merchant experiences** across channels.
- **Protects trust, margins, and uptime** in mission-critical payments environments.

KEY BUSINESS OUTCOMES

- **Accelerate time to market:** launch digital wallets, contactless and new payment types faster across multiple acquiring channels.
- **Increase service levels:** deliver the “always works” resilience customers expect at ATM, POS, and digital endpoints.
- **Improve compliance velocity:** reduce disruptive, year-long upgrade programs by incorporating compliance updates into regular releases.
- **Differentiate experiences:** enable modern, consumer-centric interactions and a wider range of transactions.
- **Derisk modernization:** reduce migration and change risk for mission-critical payments environments.
- **Optimize infrastructure:** leverage elastic and dynamic scaling to handle transaction volumes efficiently, minimizing impact on data center operations and reducing costs.

Vynamic® Acquiring

Seize the opportunity to differentiate from competitors and offer innovation.

- Our approach is holistic. A microservices architecture, built on Vynamic Transaction Middleware, our Acquiring solution enables you to deploy common payment services from a single hub and use them repeatedly to reduce costs and drive new revenue.
- **Terminal Driving:** manage self-service channel changes locally and in real time—improving operational control and enabling faster rollouts.
- **Intelligent Decisions:** apply dynamic routing rules by transaction type, terminal, merchant, or customer—supporting least cost routing and faster launch of new revenue transactions.
- **Out-of-the-box scheme interfaces/connectors:** maintain connectivity and compliance with major networks; support traditional ISO schemes and ISO 20022.
- **ATM, POS & eCommerce transactions:** support card present and digital/card not present payments as the ecosystem evolves beyond card and PIN.
- **Strong data intelligence & pooling:** near real-time data replication and APIs improve settlement visibility, reconciliation timing, claims resolution, and fraud operations efficiency.

Additionally, our solution incorporates advanced load balancing and instant failover mechanisms to optimize deployment and infrastructure utilization. These features ensure seamless performance and high availability by automatically distributing workloads and quickly redirecting traffic in the event of an outage. This approach not only maximizes resource efficiency but also supports robust business continuity planning (BCP) and disaster recovery processes (DRP), maintaining uninterrupted payment services even during unexpected disruptions.

PROOF POINTS

- In legacy environments, PCI upgrade programs can take **12+ months**; with a modern platform, compliance updates can be delivered as part of regular releases.
- Customer example (tier-one top-10 bank): a version upgrade (4.x → 4.y) completed in **~two weeks**.
- Compliance work can consume **the majority of the roadmap** (up to **~80%**), limiting innovation unless change is simplified.



Let's review your acquiring roadmap (channels, compliance timelines, and resilience targets) and map a phased modernization plan that delivers quick wins while reducing change risk.

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

