

Vynamic™ Payments Transaction Switching

A Modernized, Cloud-Native Payments Platform Designed to Unlock Untapped Value



Financial Institutions are facing a pivotal inflection point: evolve their payments and transaction processing systems or risk being outperformed by more agile providers.

CUSTOMERS ARE ADAPTING MORE QUICKLY THAN MANY BANKS

As new payment options gain popularity, the demands on payment processing are greater than ever before. Legacy technology and infrastructure simply can't keep up. Today's transaction processing systems must be agile and capable of scaling to meet the needs of a fast-changing environment.

To enable financial institutions (FIs) to better support new payment types, Vynamic™ Payments Transaction Switching offers a cloud-native solution that is fast, agile and fit for the modern payments' environment.

Now you can authenticate and authorize any transaction acquired—from any point of initiation—routing directly to your core banking platform, P2P transactions settling directly to the account or choosing dynamic flexible routing to your card or payment based scheme or network of choice, reducing fees and speeding up the transaction. Its multi-institutional, multi-currency, multi-language and multi-channel support capabilities can authorize any payment transaction, anytime, anywhere. Vynamic Payments Transaction Switching is designed from the foundation up to support anything from a single tenant payment switch to a global network switching platform.

Dynamic Payments Transaction Switching

Supports the Implementation of New, Modern Transactions

Small transactions which in the past were predominantly performed via cash or card are shifting to alternative accessory apps (mobile phone, watches, etc.). Transaction Switching supports the traditional card-present transactions as well as transactions that are not card-based such as tokenized person-to-person and wallet-based tokenized transactions. Regardless of the funding source, destination or authentication method, Transaction Switching can provide support to meet your needs.

Designed for Continuous Availability and 24x365 Reliable Operations

A cloud-native solution, Dynamic Payments Transaction Switching provides a secure, reliable compliant environment for on-premise, private or public cloud implementation. Compared to less cost-effective monolithic environments, Transaction Switching allows payment initiation 24 hours a day, 365 days a year in a more flexible on-demand environment. Dynamic Payments Transaction Switching is deployed in a service delivery process method constructed of micro-service elastic farms, capable of running across multiple active sites, replication in real-time supported by streaming data replication layers ensuring each mission critical element of the system is resilient. Automated failover and stand in capabilities are inherent to the design to ensure a reliable framework for your payments needs. New delivery methodologies such as CI/CD are incorporated to successfully support your infrastructure without impact to the service or your end consumers.

Controls Development and Total Cost of Ownership with Business Process Modeling

Transaction Switching utilizes low-code modeling, which reduces the burden of custom application development and enables more automation of business processes. Using graphical interfaces to flowchart the application verses coding, this service orchestration brings safe and stable changes to the market fast. Additionally, it reduces dependency on legacy knowledge. Fewer legacy-skilled technicians are needed to interpret and code, thus lowering the cost and time to develop and improves time-to-market for new functionality. Flexible Smart Routing decisioning enables the FI to rapidly respond to new opportunities, as well as offering transaction cost optimization and offering a better end customer experience.



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Dynamic Payments Transaction Switching is already implemented one of the largest financial institutions in the United States. Contact Diebold Nixdorf to leapfrog to the next generation in payments processing in a true cloud-native environment.



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