



DieboldNixdorf.com

# Company Overview

*Transforming the Way People Bank and Shop*

# Transforming the Way People Bank and Shop



# Leveraging Our Substantial Expertise to Benefit Customers



**~20,000**  
Global team members

**~13,000**  
Service team members

**TOP 5**  
Provider for ATM  
& POS software<sup>2</sup>



**\$3.81**  
billion  
in revenue<sup>1</sup>

Global **technology and services partner** to many of the world's **top financial institutions and retailers**



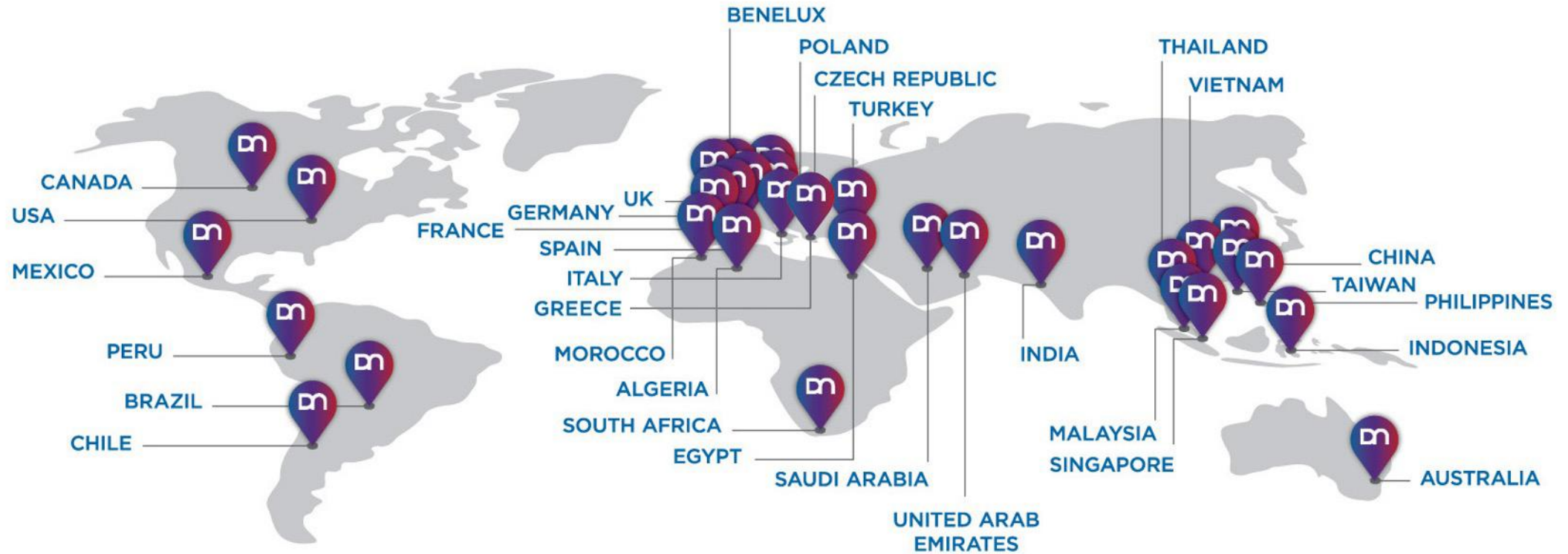
**~3,000**  
patents

**+2 M**  
Installed POS  
& ATMs<sup>2</sup>

1) Reported Financial Results for the 12 months ended Dec 31, 2025  
2) Datos Insights 2025, GAIS25 – Global ATM Market Report; Datos Insights 2025, Global EPOS and Self-Checkout



# A World Leader in More than 100 Countries + Markets



Major Market Locations

# A Modern FinTech, for 160+ Years



First circular vault door to protect against prying



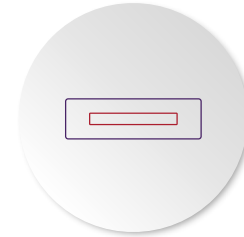
First to develop tear gas defense



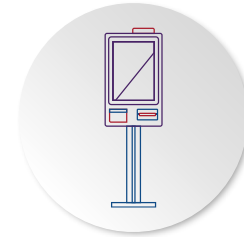
First voice recognition ATM



First ATM integrated with mobile



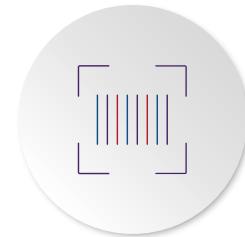
First long-edge, anti-skimming, secure card reader



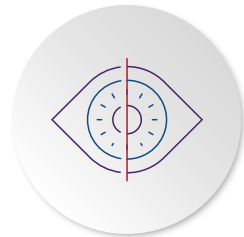
First kiosk in QSR



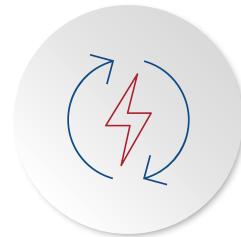
First to introduce drive-up banking



First electronic POS network system introduced in Europe



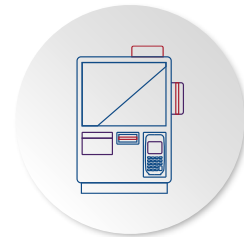
First iris recognition ATM



First green, flexibly powered ATM

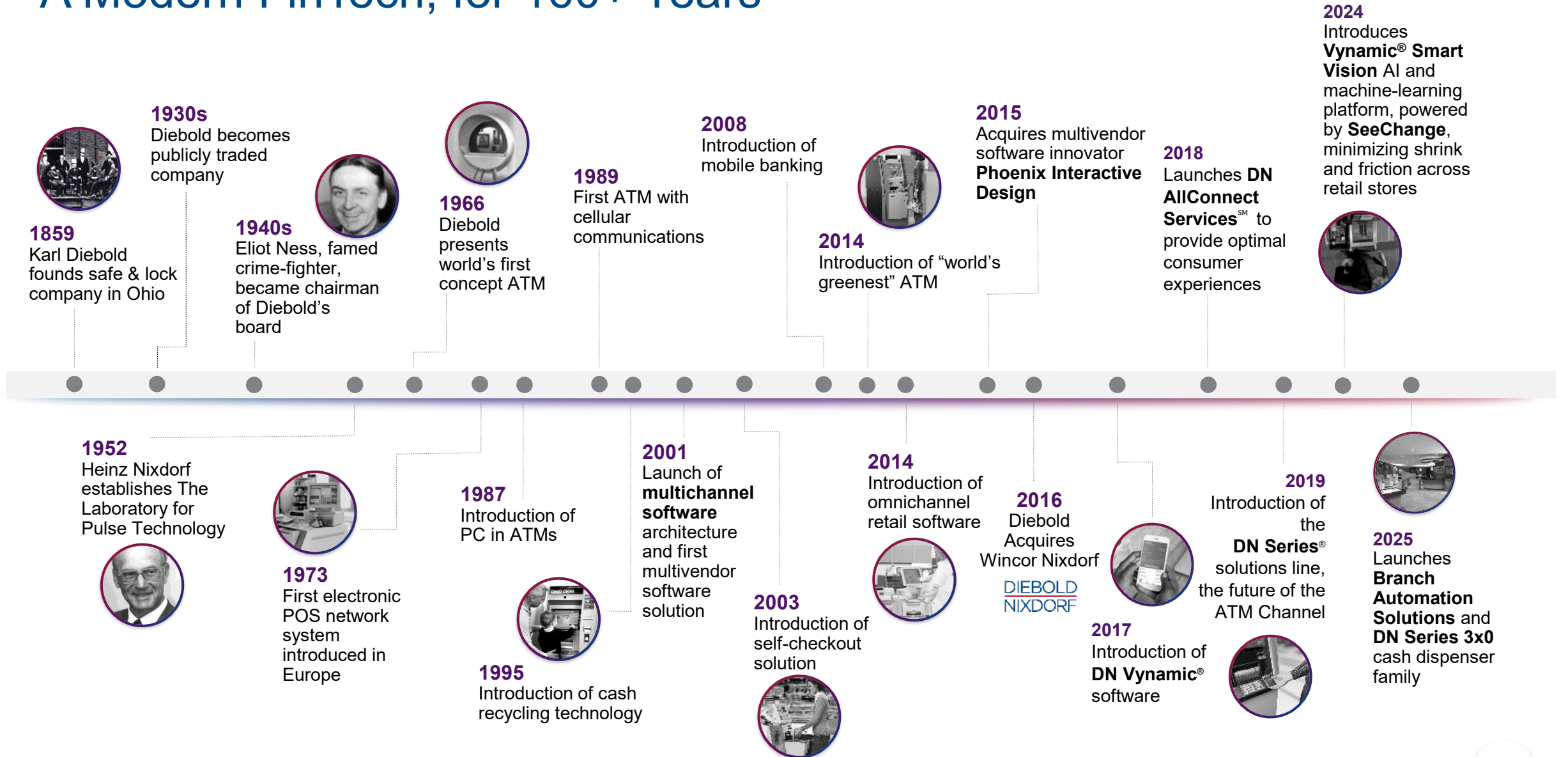


First stateless, FIT Client ATM



First self-service pilot in Europe

# A Modern FinTech, for 160+ Years



# Banking



# Key Partner to Financial Institutions

**Leading**  
global market  
share<sup>1</sup> for  
ATMs

Serving the  
majority of the  
world's  
**Top 100**  
financial institutions<sup>6</sup>

**Ranked  
TOP TEN**  
in the **2025**  
IDC FinTech  
Rankings<sup>2</sup>

**#1** in Total ATM Application  
and Monitoring Software<sup>4</sup>



**#1**  
in **ATMs**  
installed  
globally<sup>1</sup>

**Global  
leader**  
of the ADT  
market<sup>5</sup>



**~\$2.8 billion**  
in annual  
Banking revenue<sup>3</sup>

1) Datos Insights 2025, GAIS25 – Global ATM Market Report  
2) IDC Financial Insights, 2025 IDC FinTech Rankings  
3) Reported Financial Results in Banking segment for the 12 months ended Dec. 31, 2025

4) Datos Insights 2023, ATM Software  
5) Datos Insights 2025, Deposit Automation and Recycling 2023; note: ADT = Automated Deposit Terminal  
6) Top 100 financial institutions according to S&P Global Market Intelligence -- ranked by total assets in USD



# Trusted Customers Around the World



## TRANSACTION PROCESSING

Future-proofing technology for more advanced services.

- Driving all card-based transactions using Vynamic® Transaction Middleware (2 mil/day)
  - DN Series® ATMs
- Vynamic® Connection Points
  - Vynamic® Security



## CASH MANAGEMENT

Reduces TCO and Achieves Cash Availability of 99.98%

- Services for a fleet of 1,025 DN self-service devices incl. DN Series® cash recyclers
  - Outsourcing of end-to-end self-service management and operations to DN including DN Cash Management Services



## OPERATIONS

Integrated components reduced service requests by 40%, lowered costs and offered value-added consumer services.

- DN Series® ATMs
- Vynamic® Cash Management
  - Vynamic® View
  - Vynamic® Marketing



## MANAGED SERVICES

Day-to-day ATM management with the latest technology

- DN Series® ATMs
- An outsourced ATM fleet and fully-Managed Services elevate customer experience and efficiency
- Partnership with Diebold Nixdorf has resulted in cost savings of 30-40%

# Products to Automate the Way People Bank



## Built to Connect. Built for More.™

DN Series® provides financial institutions the ability to grow with their digital strategy and deliver the most integrated functionality in the smallest, most secure footprint.

**MORE PERSONALIZED**

**MORE INTEGRATED**

**MORE AVAILABLE**

**MORE EFFICIENT**

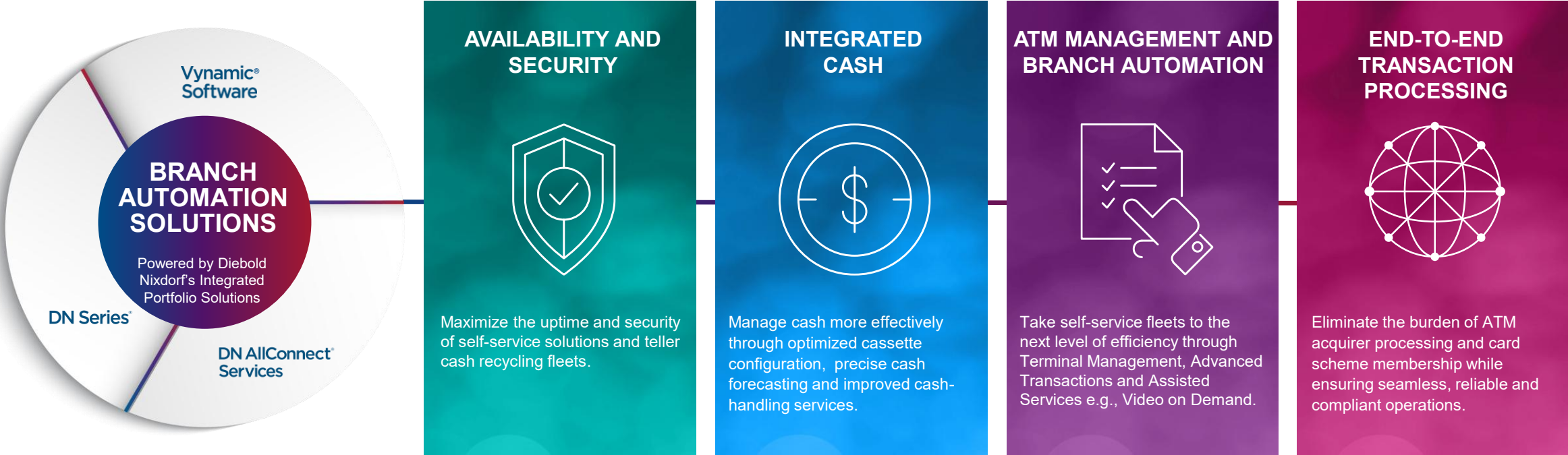
**MORE FUTURE-READY**

**MORE SECURE**



# Branch Automation Solutions: The Ultimate Banking Experience

Easy-to-adopt, software-enabled managed services that facilitate seamless, richer and faster consumer journeys by combining self-service, branch and digital technology capabilities to nurture and grow customer relationships.



**From ATM & Branch to the Digital Ecosystem**



# Services to Transform a Connected World

## DN AllConnect Services<sup>SM</sup>



### IMPLEMENTATION SERVICES

Deploy your technology swiftly and seamlessly

- Standard Implementation
- Advanced Implementation
- Branch Implementation



### MAINTENANCE SERVICES

Exceed the demands of an always-on world

- First Line Maintenance
- Second Line Maintenance



### MANAGED SERVICES

Unlock the opportunity with as-a-Service solutions

- Monitoring & Event Management
- Integrated Service Desk
- Software Deployment
- Security Management
- Cash Management
- Marketing Management
- Transaction Management



Your Team. Powered by Ours.



# Vynamic® Software to Digitize Banking Journeys



## Terminal Software

Modern multivendor software family for ATM and TCR devices

### Vynamic Connection Points

#### VCP-Pro

- Integrates easily to deliver advanced transactions in a stateless environment

#### VCP-Lite

- Enables a traditional stateful operational model

#### VCP-Branch

- Connects TCR irrespective of the front-end application



## Operations

Integrated components to maximize and drive efficient operations.

### Vynamic Security

- Secure endpoints, connectivity & transactions

### Vynamic View

- Market-leading ATM availability with 24/7 remote incident detection and resolution



## Cash & Branch Automation

Connect physical and digital for lower operating costs and improved experience

### Vynamic Transaction Automation

- Core connection enabling advanced transactions and new functionality

### Vynamic Cash Management

- Optimized cash availability forecasting



## Transaction Processing

Modern cloud-native microservices payment system, powered by Vynamic Transaction Middleware.

### Vynamic Acquiring

- Standardized self-service terminal driving and acquirer switching

### Vynamic Issuing

- Issuer side processing across consumer and financial networks

### Vynamic Instant Payments

- Realtime payments with liability management

# Retail

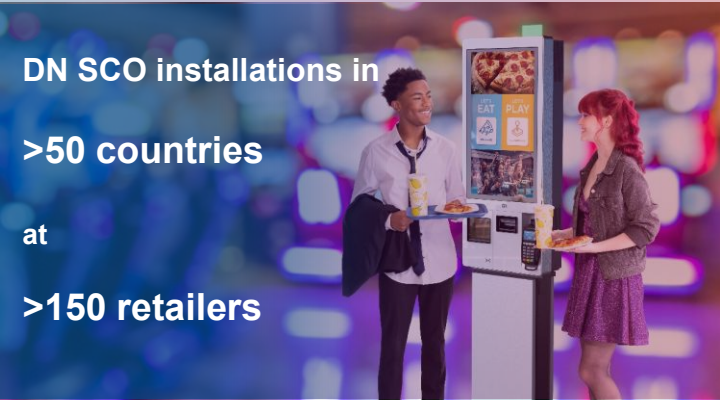


# Key Partner to Retailers



**#1** in retail EPOS & self-checkout deliveries in Europe<sup>3</sup>

**#1**  
For new general merchandise POS software installations<sup>2</sup> in EMEA, among top 10 global providers

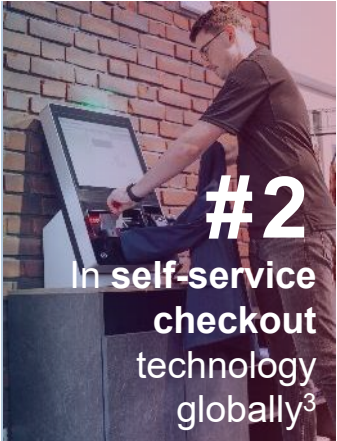


DN SCO installations in **>50 countries** at **>150 retailers**



**>1.3 M** global EPOS installations worldwide<sup>3</sup>

**#2** in the global market for self-ordering kiosks<sup>4</sup>



**#2** in self-service checkout technology globally<sup>3</sup>



**~\$1B** in annual Retail revenue<sup>1</sup>

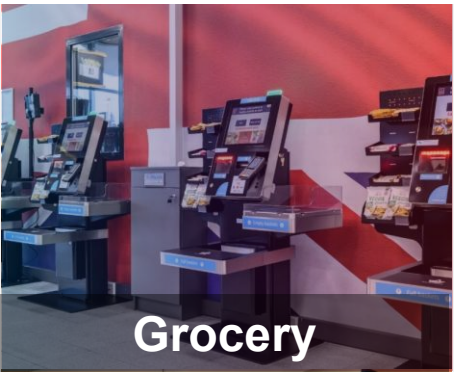


1) Reported Financial Results in Retail segment for the 12 months ended Dec 31, 2025  
 2) Datos Insights 2023, Global POS Software – in General Merchandise, June 2022-June 2023  
 3) Datos Insights 2025, Global EPOS and Self-Checkout - \*here for segment Grocery + General Merchandise combined  
 4) Datos Insights 2024, Global Self-Ordering Kiosks, as of June 2023

Top retail supplier awards are presented by Lebensmittel Zeitung and by the EHI Retail Institute.



# Trusted Customers Around the World



## Grocery

**More choice, more service, more customer satisfaction**

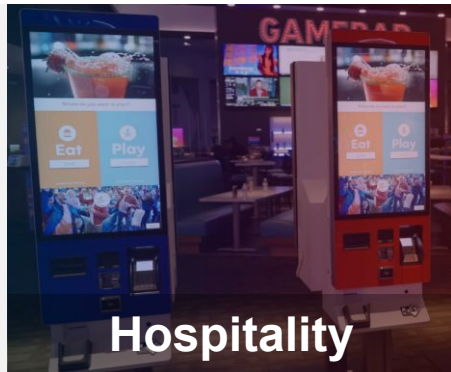
- Storevolution™ Advisory Services
- DN Series™ EASY self-checkout
- DN AllConnect Services<sup>SM</sup>



## Fashion

**Increased customer satisfaction due to faster checkout**

- Assisted and self-checkout solutions
- Dynamic software
- DN AllConnect Services<sup>SM</sup>



## Hospitality

**Efficiency boost with self-service technology**

- DN self-ordering terminals
- Intuitive user interface
- DN AllConnect Services<sup>SM</sup>



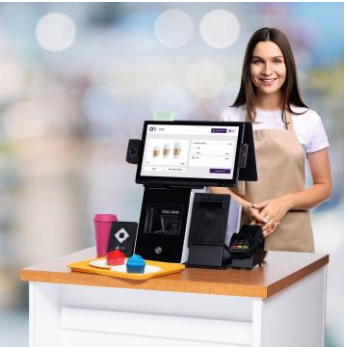
## Fuel & Convenience

**Consistent and seamless consumer experience**

- Preferred global partner for operational services and retail technology
- Modernization and transformation program targeting advanced operational efficiency and resilience



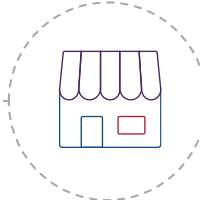
# Products to Automate the Way People Shop



From **Insight to Impact** — **Intelligent, Integrated, AI-Enabled** Retail Solutions that enable frictionless consumer and staff journeys across all channels



**FLEXIBLE JOURNEYS**



**CONNECTED EXPERIENCES**



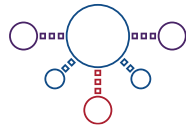
**INTEGRATED CHANNELS**



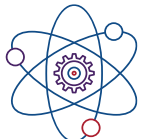
**MORE MODULAR**



**MORE AVAILABLE**



**MORE OPEN**

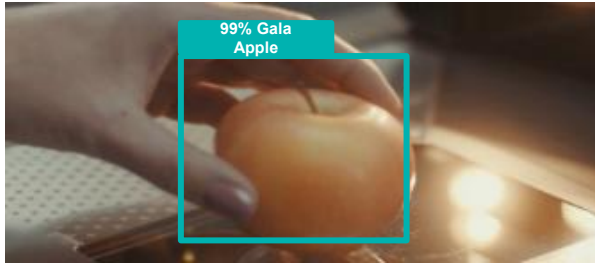


**MORE INNOVATIVE**



# Artificial Intelligence and the Evolution of Checkout

Augmenting self-service checkout solutions to reduce friction and minimize shrink loss—unlocking value for existing customers and creating entry point to new logos.



Vynamic® Smart Vision  
Fresh Produce Recognition

Recognizes unpackaged fresh produce items, whether loose, in plastic bags, reusable nets, or pre-packaged, fully automatically.



Vynamic® Smart Vision  
Age Verification

Enables customers to verify their age automatically without waiting for a store assistant.



Vynamic® Smart Vision  
Shrink Reduction

Addresses the leading cause of loss in retail. Our computer vision technology prevents loss at self-checkout.



# Services to Transform a Connected World

## DN AllConnect Services<sup>SM</sup> for Retail



# Software to Digitize Retail Journeys

## DN Vynamic® Software



### Vynamic® Retail Platform



**VYNAMIC® FCx**

POS Software for Fuel and Convenience



**VYNAMIC® SFx**

POS Software for Specialty and Fashion



**VYNAMIC® GRx**

POS Software for Grocery



**VYNAMIC® DIGITAL RECEIPT**

A digital receipt solution that easily integrates into POS systems.



**VYNAMIC® ENGAGE**

A solution for managing and delivering mass and personalized rewards and cross-channel execution.



**VYNAMIC® ADVANCED ANALYTICS**

A data analytics and visualization platform that empowers organizations to make data-driven decisions.



**VYNAMIC® CPaaS**

Helps retailers stay continuously, simply and efficiently compliant with fiscal and legal regulations.



**VYNAMIC® SELF-SERVICE**

Transforms complex integration tasks into efficient, streamlined processes with a flexible platform and open APIs.

**VYNAMIC® Self Service modules:**

**VYNAMIC® SMART ASSIST**

**VYNAMIC® ENTERPRISE**

**VYNAMIC® SMART VISION | AGE VERIFICATION**

**VYNAMIC® SMART VISION | FRESH PRODUCE RECOGNITION**

**VYNAMIC® SMART VISION | SHRINK REDUCTION**

**VYNAMIC® CASH**

**VYNAMIC® SCALE**



**VYNAMIC® PERSONAL SHOPPER**

Designed for personalized mobile shopping experiences.



An open platform for connected retailers.



# Leadership Team



**Octavio Marquez**  
President and Chief  
Executive Officer

BUSINESS SEGMENTS AND  
OPERATIONAL EXCELLENCE



**Retail and Banking** are the commercial centers of our organization, with the primary focus of delivering value to our customers. Our **Operational Excellence** and **Products & Technology** teams focus on developing innovative, customer-driven products and services -- while maintaining a laser focus on operational rigor and discipline.



**Joe Myers**  
Revenue



**Frank Baur**  
Operations



**Andy Zosel**  
Products &  
Technology

ENABLEMENT  
FUNCTIONS



**Enablement Functions** effectively support our entire organization, pushing for continuous performance improvement and financial management excellence.



**Tom Timko**  
Finance



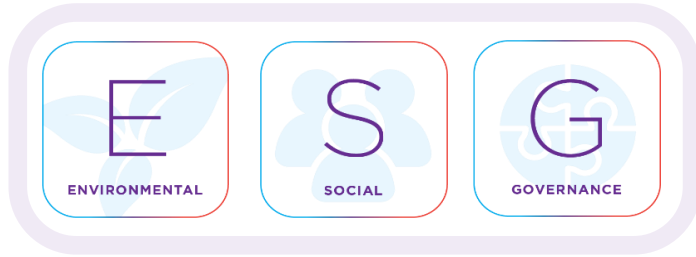
**Lisa Radigan**  
Administration



**Teresa Ostapower**  
Digital / IT



# Diebold Nixdorf ESG: Contributing to a more sustainable world



As a global organization, the work we do touches many lives and communities in many ways.

We are committed to connecting commerce for our customers and consumers: in ways that protect, care for and minimize harm to the **environment**, through caring **social citizenship** by maintaining fair, diverse and safe workplaces and giving back to our communities, ensuring best **practices in governance** on behalf of all our stakeholders, while **growing our business in sustainable ways** through our commitment to our values and ethics.



Planet

## PLANET (ENVIRONMENT)

- Green products/solutions
- Sustainable supply chain
- Waste/water management
- Carbon footprint



People

## PEOPLE (SOCIAL)

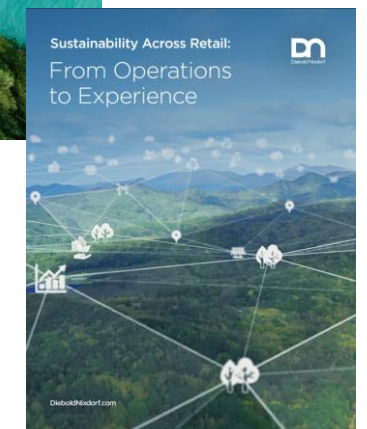
- Culture
- Labor / Health / Safety
- Human rights
- Giving back to the community



Performance

## PERFORMANCE (GOVERNANCE)

- Climate-related risks & opportunities
- Collaboration with suppliers
- Stakeholder engagement
- Audit & risk oversight



# Global Employer of Choice



*Transforming the Way People Bank and Shop*

Thank You

