Branch Automation Solutions

SMART Managed Services

We Simplify ATM Channel Management. You Drive the Strategy.

DieboldNixdorf.com

Best ATM Services Europe 2025

15th year Global Banking & Finance Awards

Diebold Nixdorf

Finance review

GLOBAL BANKING & review

Operating the ATM channel in-house has never been more complex

As financial institutions execute their digital transformation, ATMs remain a strategic channel to enable branch transformation, maximising automation of customer journeys, processes and employee workfows.

However, managing an ATM network is becoming increasingly complex, requiring more resources at greater costs. In fact, managing multiple technologies, vendors, ever-changing regulations, declining transaction volumes and more inventive ATM attacks have made internal ATM management continuously more challenging. Yet many ATM deployers still oversee all or most aspects of their ATM channel in-house.

DN

When managing the channel in-house, ATM deployers face a number of challenges and risks including:

Ecosystem Complexity

The set-up and day-to-day operation of an ATM channel is difficult. It involves the daily management and coordination of many different vendors handling increasingly specialised tasks and often posing interoperability challenges. **Increasing ATM channel management complexity often results in more cost, more time and lower returns.**

ATM Services Availability

With increasingly automated branches, consumers rely on ATMs to perform the banking operations they need, when they need it. The inability to complete an ATM transaction has become, over time, one of the highest sources of friction and a key driver for customer attrition. Achieving the level of availability required to meet consumer needs often entails more investment in advanced technologies and resources.
Every hour of non-availability has a negative financial impact. Repeated negative experiences can impact the brand perception and cause consumer attrition.

Security and Compliance

Criminals are devising ever more sophisticated ways to access ATMs and compromise consumer data. Combined with an increasingly complex regulatory environment to protect consumers, ATM deployers are forced to implement more robust, costly, and secure applications infrastructure and processes to ensure compliance.
82% of European Chief Risk Officers of large European banks rank cybersecurity risk as the biggest threat to their business.[1] ATM deployers need to adapt to a constant flow of new compliance requirements from PCI to new operating regulations of the different global and local card schemes.
Every security incident can potentially damage brand reputation and cause financial loss.

Flexibility and Functionality

To maximise the value of the channel, ATM deployers need to regularly adapt the range of services at their ATMs to meet consumer demands. Hence, they require the flexibility to add and remove transactions and connect to new back-end systems and third-party service providers whenever necessary. Often, legacy systems make implementing changes time-consuming, complex and expensive.
Long lead times to change functionality and adapt to market and consumer needs reduce the value of the ATM network and erode consumer satisfaction.

TCO and Budget Management

Changes in regulations, new security threats, evolving technology and employing multiple vendors to provide the varying components required to operate an ATM network make cost control more challenging.
Cost uncertainty makes decision-making and planning difficult and can result in a stagnant ATM strategy.

What if you could transfer the management of the key ATM channel functions to a single expert partner and replace multiple components from different vendors with an industry-leading, integrated solution? What if you could save time and money, deliver more services, higher availability and a better customer experience whilst remaining in control over the strategic direction of the channel?
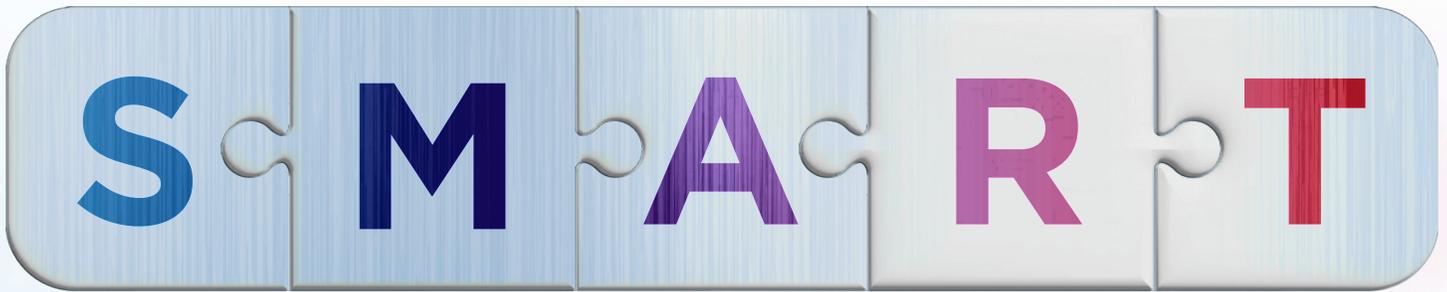
SMART
MANAGED SERVICES

SMART MANAGED SERVICES: Your Strategy. Our Operations.

With SMART Managed Services, which is part of the Diebold Nixdorf Branch Automation Solutions portfolio, Diebold Nixdorf provides and manages the key functions of the ATM channel on your behalf. It is designed to simplify ATM management whilst enhancing the value gained from the ATM network. With SMART Managed Services, you are in control of your strategy and your revenue.

SMART Managed Services ensures your ATM channel is Secure, Managed and Available. It delivers a Rich experience to your customers whilst optimising the Total Cost of Ownership (TCO).

Secure

S

Leveraging state-of-the-art capabilities and best-in-class processes, we help to protect your ATMs from logical and cyber-attacks such as jackpotting, malware, host spoofing, denial of service and unauthorised access.

With the latest network security technology, storage and processing of card data in accordance with PCI DSS & PCI PIN compliance security standards and strict user access control, we ensure all bank, consumer and transaction data is kept secure at all times.

Managed

M

Our dedicated service delivery team is your single point of contact and is responsible for ensuring all services included within SMART Managed Services are operated and delivered consistently to the highest standards.

Enabled by the most advanced AI-based technologies, the DN Services team coordinates the rollout of Terminal Software updates, performs 24x7 monitoring of ATMs, third-party processor or bank host connections, and sends cash orders to your teams or cash provider(s). Advanced management information systems deliver real-time ATM and cash status and reports on transaction and cash activity.

Available

A

SMART Managed Services is designed to enhance and maximise ATM availability.

24 x7 ATM monitoring and state-of-the-art automation ensure problems are identified quickly and actioned efficiently to minimise downtime.

Advanced analytics used for cash forecasting and optimisation ensure timely provision of cost-efficient and accurate cash order requirements for each ATM, to minimise 'out of cash' events.

Running on our high availability, active/active infrastructure, our Terminal Driving solution ensures transactions are acquired, processed and routed between ATMs and bank hosts or third-party processors, 24 hours per day, 365 days per year.

Rich Experience

R

The comprehensive transaction set enables you to provide your customers with a broad range of services.

You can add or remove transaction types from the large set of functionality available out of the box to best suit your strategic objectives, thanks to the advanced Vynamic software ecosystem enabling SMART Managed Services.

Combined with the features that enhance ATM availability, SMART Managed Services helps to ensure consumers receive the service they need from your ATMs when they need it.

Total Cost of Ownership Optimised

T

SMART Managed Services helps you to streamline operations by outsourcing key, resource-intensive and complex functions to Diebold Nixdorf. This enables the shift of resources to more value-adding activities.

Support for revenue generating transactions like dynamic currency conversion and foreign currency dispense is included as standard, allowing you to generate additional income from your ATM network. Cash deposit transactions can be migrated to the self-service channel freeing branch employees and reducing teller costs. Further cost reduction can be enabled by automated cash recycling made available out of the box.

For ATM deployers that are also card issuers, our support for direct to bank host On-Us transaction routing reduces spend on card scheme transaction fees.

By optimising internal resources, increasing revenue generation and reducing costs, you can optimise the total cost of ATM channel ownership with SMART Managed Services.

With Diebold Nixdorf managing the fleet and providing a single point of contact and optimised budget, you can step back from the complexities of managing multiple vendors, integrating functions as services from different providers, maintaining compliance, protecting the fleet from security attacks and maximising uptime.

SMART MANAGED SERVICES

Bank Hosts
(On-Us Transactions)

Third Party Processors
(Off-Us Transactions)

+ Local Card Schemes

DN's Market Leading Software and Services Integrated into a Single, Comprehensive Solution

SMART Managed Services covers all the key areas and components required to operate an ATM fleet successfully. It supports DN Series® and Cineo cash dispensing and cash recycling devices and select NCR devices.
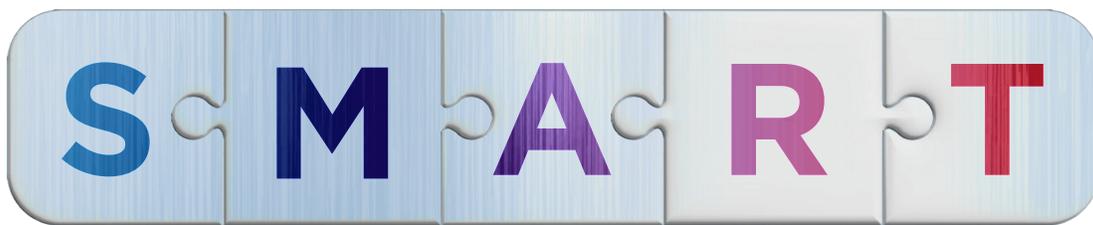
SMART MANAGED SERVICES

Terminal Software	Connectivity	Monitoring & Event Management	24 x 7 Service Desk
Terminal Security	Terminal Driving	Cash & Transaction Reconciliation	Management Information
Remote Software Deployment	Marketing	Cash Forecasting & Optimisation	Compliance
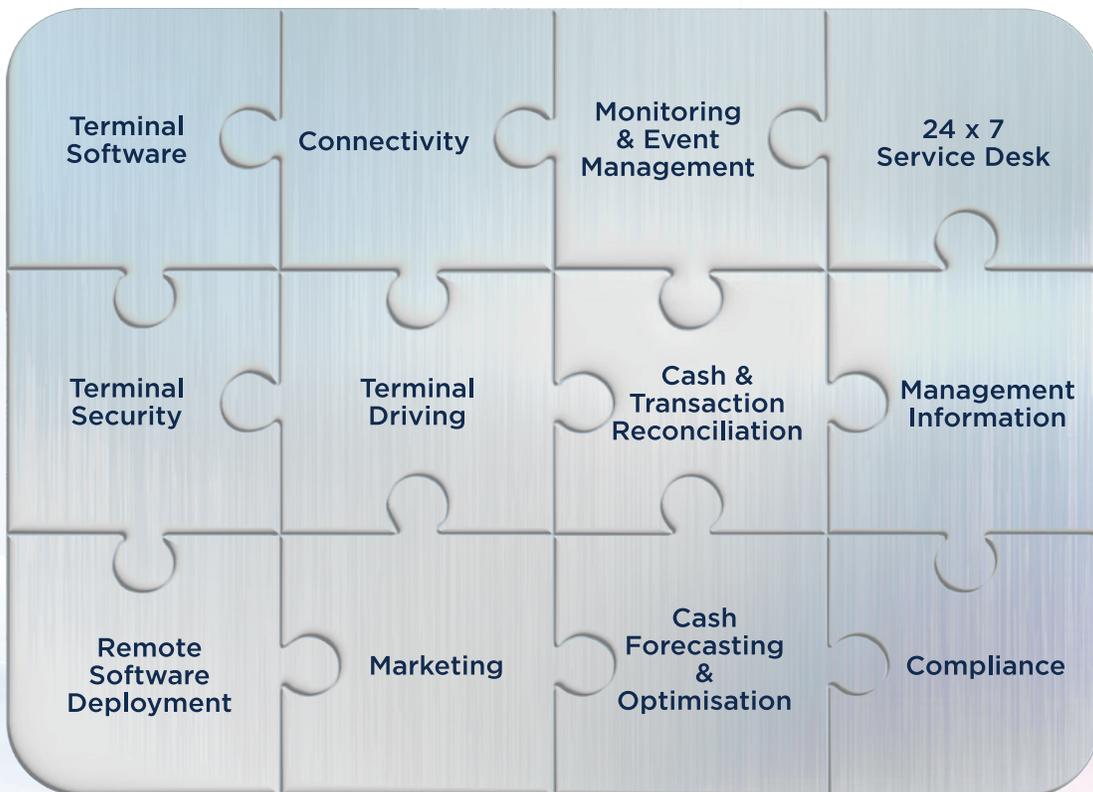
Terminal Software

Terminal Application

Diebold Nixdorf's terminal software application Vynamic® Connection Points 7 offers a very rich transaction set including:

- Cash withdrawal (with denomination selection)
- Predefined fast cash withdrawal amount
- Cardless cash withdrawal and deposit
- Dynamic currency conversion (DCC)
- Foreign currency dispensing

- Cash deposit (with or without recycling)
- Balance enquiry
- Account transfer
- Mini statement
- PIN services

All screens reflect your brand identity.
Being designed and developed by Diebold Nixdorf, the terminal software application is fully integrated with our terminal driving system, ensuring a fully connected and seamless solution.

Terminal Software Ecosystem

Diebold Nixdorf manages the entire terminal software stack required for operations, including operating system, XFS layer[2], monitoring agents, security software, etc.

Terminal Driving

Our terminal-driving solution, powered by Vynamic Transaction Middleware, ensures high availability, ATM connection and routing of transactions to the third-party processors and or the bank hosts.

Hosted in European PCI-compliant data centres, in an active/active configuration, the terminal driving solution ensures support for the wide range of transaction types enabled by our fully integrated terminal software.

Off-Us transactions are routed to your chosen third-party processor, with Visa, MasterCard, Union Pay, Discover, Diners and JCB card schemes supported as standard.

On-Us transactions can be routed directly to the bank host, eliminating card scheme transaction routing costs whilst supporting added-value transactions such as cash deposits and cardless cash withdrawals.

Being third-party processor and bank host agnostic, change management is made simpler for ATM deployers, with all of the complexity being abstracted by our terminal driving solution.

Terminal Security

We provide multi-layered protection from logical security attacks, including 24x7 security alerting in real time, malware detection, USB and external device control, managed firewall, hard disk encryption, intrusion protection, BIOS and Windows password management. All of this is powered by Vynamic Security Software.

Our agents installed on each terminal connect to our central systems; all security policies and USB access requirements can be tailored and changed to meet your needs.

2 The XFS layer for NCR devices is not included in SMART Managed Services and must be provided by the ATM deployer for Diebold Nixdorf to manage and distribute updates to terminals.

Monitoring and Event Management

Terminals: Our team of experts monitor every ATM 24 hours per day, 7 days per week, supported by our industry-leading rule based decision-making technology, enabling accurate technical fault or security related incident detection and qualification in real time. Advanced automation capabilities ensure incidents are fixed faster, with many resolved remotely in a matter of minutes, minimising downtime and maximising availability.

Transactions: All transactions routed between ATMs and host systems (bank hosts and third-party processors) are monitored 24 hours per day, 7 days per week to ensure errors, issues and dropouts are identified and resolved promptly,

Cash Forecasting and Optimisation

Cash forecasting and optimisation ensures the right amount of cash is available in each ATM at the right time whilst enabling a reduction of cash-related costs. Cash order planning is managed by a team of specialists that use state-of-the art software to reliably predict cash needs at each ATM and deliver cash order requirements directly to you or your cash provider(s).

Cash and Transaction Reconciliation

Our Cash and Transaction Reconciliation reporting service enables the end-to-end daily tracking of financial positions for cash replenishment, cash withdrawal and cash deposit transactions.

- Cash Reconciliation reporting includes reconciling cash orders, cash replenishments, cash withdrawals and deposits, cash balance and Cash-in-Transit (CIT) countback for each ATM.

- Transaction Reconciliation reporting includes the reconciliation between cash withdrawal and cash deposit transactions completed at each ATM and the related processing of those transactions by the third-party processor (for Off-Us transactions) and bank host (for On-Us transactions). In addition, our service includes the reconciliation of Card Scheme Settlement positions for Off-Us transactions, ensuring full end-to-end tracing.

Management Information

You can gain key information through our online customer portal and use the insights to manage and optimise your ATM fleet strategy.

The Online Portal provides instant access to key pre-defined reports and enables the viewing of the status of each ATM. Reports provide data in all key areas, including channel operations, transactions and cash utilisation. This ensures you always have access to all your ATM fleet's key metrics.

Remote Software Deployment

We distribute new releases and updates to the terminal XFS layer, application, agents, and the Microsoft Windows operating system remotely, so your ATMs continually function optimally whilst reducing downtime.

To ensure the quality of our software delivery, our remote deployment process includes software packaging, operational readiness testing, pilot roll out, execution and deployment monitoring.

Marketing

Using artwork and videos of your choice, we manage the upload and presentation of marketing messages on idle loop screens and receipts.

24x7 Service Desk

A 24x7 multilingual call centre is your single point of contact for technical support for any issues related to the areas covered by our solution. Experienced agents take full ownership of the incident management process for a prompt resolution from logging, diagnostic, remote resolution, assignment to the right experts and tracking through to closure.

Connectivity

We manage and maintain the secure, high-availability connection between a network of ATMs and our PCI-compliant data centres.

Single ATM connectivity is supported using mobile communication (3G/4G/5G) whilst ATMs centralised in your data centres or branches can be connected via high availability leased line (MPLS) or secure VPN.

In addition to ATM terminal connectivity, Diebold Nixdorf can establish and manage MPLS connections for the routing of transactions between our data centres and bank hosts and/or third-party processors.

Compliance

The infrastructure, systems, applications and operations underpinning SMART Managed Services are operated in accordance with PCI SSF, PCI DSS, PCI PIN, supported Card Scheme standards, DORA, GDPR and ISO27001, ensuring maximum security and compliant management of your ATM channel.

Additional Services

Alongside SMART Managed Services, you can opt for other Diebold Nixdorf products and services such as hardware supply, implementation, first-line and second-line maintenance and CIT performance.

Transitioning to SMART Managed Services

Transitioning to SMART Managed Services is organised and planned to ensure a smooth experience with minimum downtime. We appoint a project manager from the outset, responsible for every stage of the plan, until successful go live. Our detailed planning and user acceptance testing approach involves you to ensure we consider all aspects of the transition process that impact your business.

Living with SMART Managed Services

Once successfully transitioned, our dedicated SMART Managed Services delivery team manages all aspects of the solution, ensuring smooth operation of your ATM network. They work closely with your appointed success manager (your main point of contact within DN), to deliver continuous service excellence.

SMART Managed Services:
Your Benefits' Checklist

Simplified ATM Management

- ✓ Single supplier and point of contact for all covered functions.
- ✓ Key operations managed on your behalf.
- ✓ Enhanced protection against logical security threats.
- ✓ PCI- and card scheme compliant.
- ✓ Easily add or remove devices.
- ✓ Predictable cost of operations.

Maximised return from your ATM Channel

- ✓ High availability ensuring high customer satisfaction.
- ✓ More income from revenue generating transactions.
- ✓ Cash order optimisation.
- ✓ Streamline your internal resources.
- ✓ Optimised operating costs.

Flexibility to deliver your ATM channel strategy

- ✓ You remain in control of your ATM channel strategy and revenue.
- ✓ Comprehensive, adaptable transaction set.
- ✓ International card schemes to increase acceptance.
- ✓ On-Us transaction routing for a wider range of transactions and lower costs.
- ✓ Your choice of CIT provider.
- ✓ Your choice of third-party processor.
- ✓ Marketing messages.
- ✓ Detailed, online, timely management information.

Are you ready to simplify your ATM operations and enhance profitability with our SMART Managed Services?

To learn more, receive answers to your questions and understand how we integrate with your business, contact your Diebold Nixdorf representative today or visit DieboldNixdorf.com/AllConnect/SmartManagedServices.

Winner in the "Best ATM Services for Europe" category.