Vynamic™ Teller

Diebold Nixdorf

Enable Unsurpassed Teller Flexibility and Future-Proof Your Branch.

DieboldNixdorf.com

The branch still plays a critical role in consumers' banking experiences—but the dilemma is how to make it relevant in a complex, omnichannel modern banking ecosystem.

"Over 50% of consumers prefer to apply for a loan or deposit account in a physical branch."

2018 Digital Banking Consumer Survey | PwC

Consumers actually want a mix of options that includes both physical and digital channels:

9%
Want to bank in-person

11%
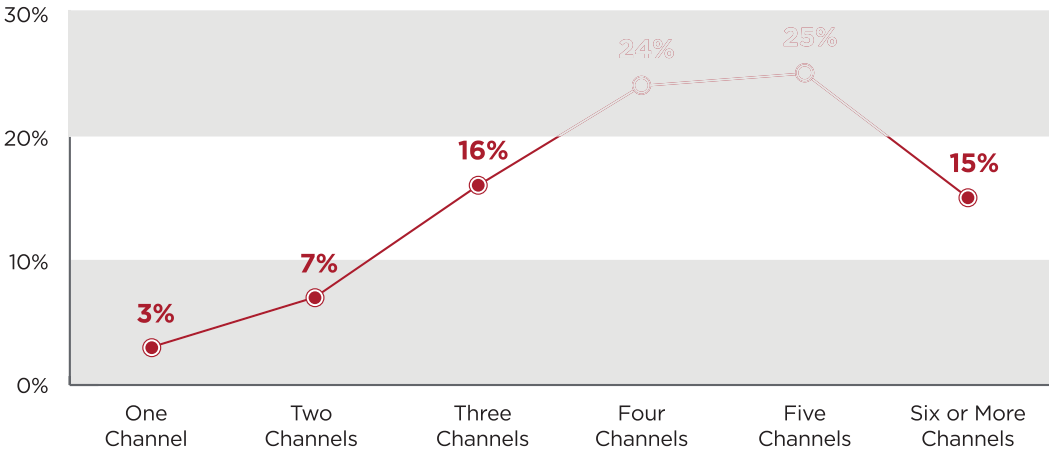Want to bank through digital channels

25%
Want an equal balance of physical and digital options

55%
Have preferences that are neither exclusively physical nor digital

Only **3%** of consumer use **just one** of the channels their financial institution offers.

	One Channel	Two Channels	Three Channels	Four Channels	Five Channels	Six or More Channels
	3%	7%	16%	24%	25%	15%

[1,2] Source: https://news.gallup.com/opinion/gallup/182813/bank-customers-trade-personal-banking-digital-banking.aspx

Now, Your Entire Branch Ecosystem Can Be Connected, Wirelessly.

Branch transformation efforts have been urged for years: Every financial institution (FI) knows they need to migrate transactions to self-service channels and turn their tellers into sellers. In theory, it seemed straightforward; yet many FIs that attempted to move in this direction were stalled in their efforts due to technology challenges and costs to integrate and/or replace their current systems.
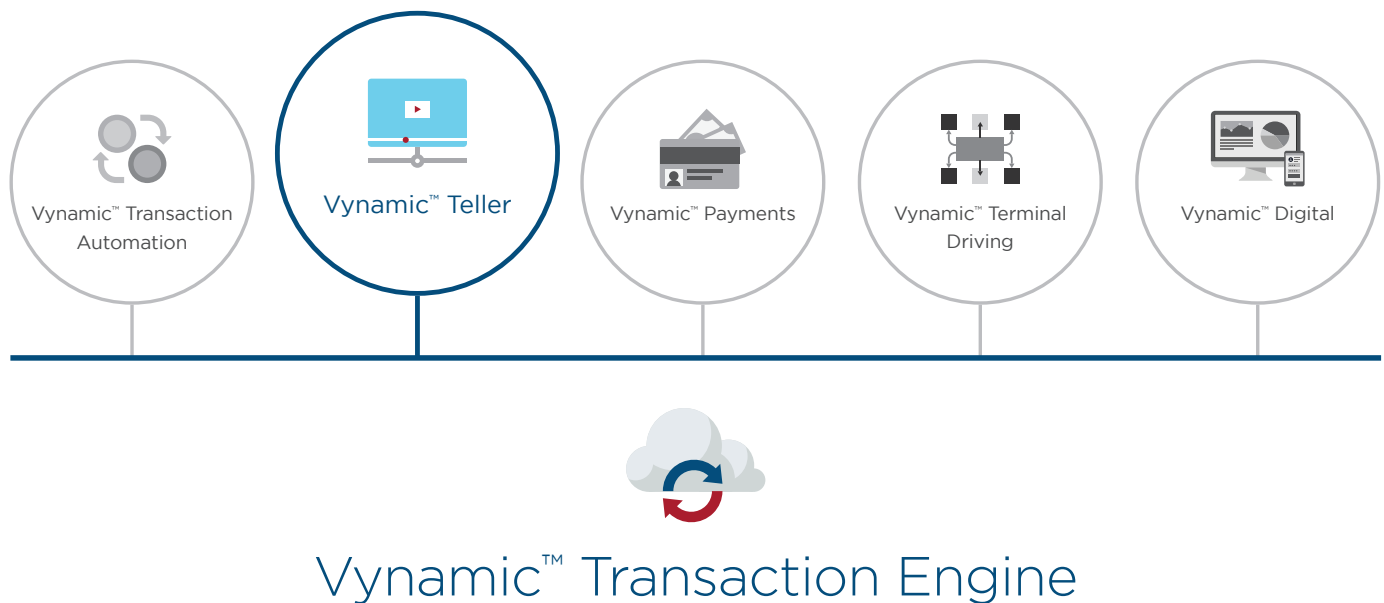
Vynamic Teller, supported and connected to an FI's entire network of channels through Vynamic Transaction Engine, enables bankers to connect the dots between consumer touchpoints and cash processing areas, while giving tellers complete flexibility to move away from the counter and assist consumers how and when they need support.

A web-enabled, user-friendly application that is directly connected to the core application, Vynamic Teller evolves your branch into a modern-day, contemporary banking center that reflects changing consumer behavior. Rather than the traditional teller counter and banker "stalls," Vynamic Teller empowers your staff with mobile capabilities that enable them to build a relationship with clients in a less formal way.

Since Vynamic Teller can be accessed on any device via a standard web browser, Vynamic Teller Desktop can quickly fit into your branch now—and as you shape your future branch, you can easily integrate Vynamic Teller Tablet.

This tablet- and video-enabled functionality[3] allows concierge tellers to easily assist with self-service transactions. Through the connection to the core, tellers can authenticate account holders using just a photo ID, and initiate transactions at the self-service device. Or, they can use Vynamic Teller Tablet to authorize non-traditional transactions (such as over-the-limit withdrawals) at the self-service terminal.

Vynamic Teller is a single application with multiple purposes. It seamlessly integrates into one common processing engine to conduct both employee-driven branch transactions as well as self-service transactions. Data can be shared, efficiencies can be gained and the interconnectedness can help save costs across channels.

| Vynamic™ Transaction Automation | Vynamic™ Teller | Vynamic™ Payments | Vynamic™ Terminal Driving | Vynamic™ Digital |

Vynamic™ Transaction Engine

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[3] Certain OS and hardware requirements must be met.

Transform the Face-to-Face Experience with Full Teller Capabilities Anywhere in the Branch.
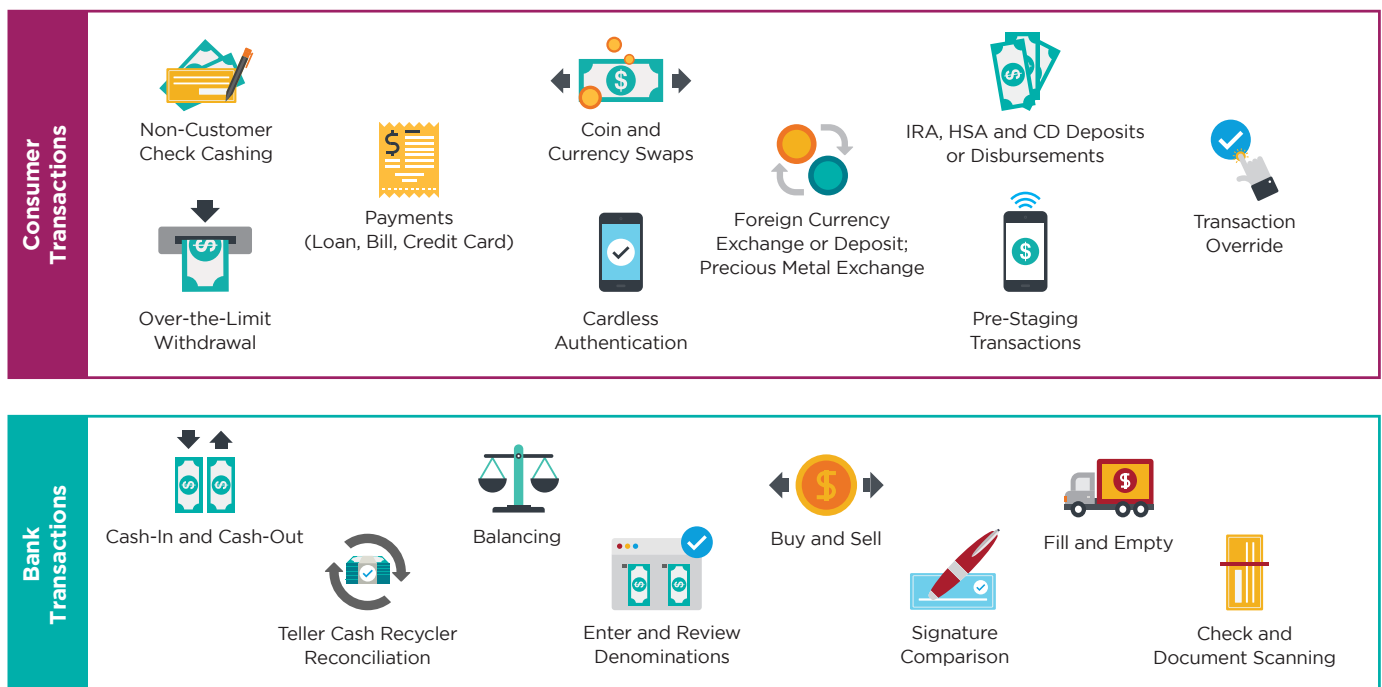
Vynamic Teller enables more complex transactions for in-branch face-to-face encounters, including transactions that ...

- Are dependent on more than one account.
- Need to comply with certain rules and regulations.
- Require a specific order of events to occur in order for the transaction to be completed.

Vynamic Teller's easy-to-navigate advanced transaction workflows offer logical menus, simple keystroke commands and behind-the-scenes workflow analytics to help enhance customer service and increase employee productivity while reducing errors and losses.

By streamlining tasks, Vynamic Teller speeds up complex, time-consuming transactions that may involve reconciliation of consumer penalties.

VYNAMIC TELLER CAPABILITIES

Consumer Transactions

- Non-Customer Check Cashing
- Over-the-Limit Withdrawal
- Payments (Loan, Bill, Credit Card)
- Coin and Currency Swaps
- Cardless Authentication
- Foreign Currency Exchange or Deposit; Precious Metal Exchange
- IRA, HSA and CD Deposits or Disbursements
- Pre-Staging Transactions
- Transaction Override

Bank Transactions

- Cash-In and Cash-Out
- Teller Cash Recycler Reconciliation
- Balancing
- Enter and Review Denominations
- Buy and Sell
- Signature Comparison
- Fill and Empty
- Check and Document Scanning

Tablet, Desktop & More: Employ Vynamic Teller on Virtually Any Device.

Vynamic Teller has an intuitive, easy-to-use dashboard that enables users to quickly jump from one function to another.

Customer Search & Selection features instant access to a range of customer data either through an outbound/digital connectivity service, which retrieves results from the core system, or the saved non-customer/member records within Vynamic Transaction Engine. Or, a peripheral EMV chip reader can be attached to easily extract customer data for search from a card.

Transaction Processing is now simplified. The user-friendly interface speeds up the variety of tasks, including deposits, transfers, split transactions, bond redemptions, reversals and overrides. The flexibility of architecture allows Vynamic Teller to run on desktop computers or tablets, streamlining teller efficiency and costs.

Easy-to-design business rules and workflows make handling regulatory compliance requirements effortless. By defining exact parameters, Vynamic Teller can put holds in place for Regulation CC, automate filing for Suspicious Activity Reports (SAR) and ensure transaction beneficiaries and conductors are verified against the Office of Foreign Asset Control (OFAC) list, and recorded for Anti-Money Laundering (AML) and Currency Transaction Reporting (CTR).

WHAT IS DN VYNAMIC?

DN Vynamic is the first end-to-end connected commerce software portfolio in the marketplace. Traversing mobile, ATM, POS, branch, kiosk, and online, DN Vynamic is a system of consumer engagement powered by data and analytics and is cloud/SAAS ready when you are. Built to enable the connectivity businesses of the future require, DN Vynamic extends beyond omnichannel to enable banks and retailers to create seamless, secure, personal connections across the digital and physical channels of today and tomorrow.

Add Off-Us Customers: Tellers can save clients who come in and do not have an account with your institution, so they can be easily found for future transactions and be targeted for conversion to account holder.

One Session, Multiple Transactions: Tellers can conduct successive transactions to several different accounts while in a single session.

*Vynamic Teller (2.0 and 2.1) is a component of the Vynamic Transaction Engine Suite and consists of a number of components including: TM Server Base, Teller Connection, Designer, Transaction Safe, and Outbound/Digital Connectivity Services.

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To learn more, **visit DieboldNixdorf.com.**