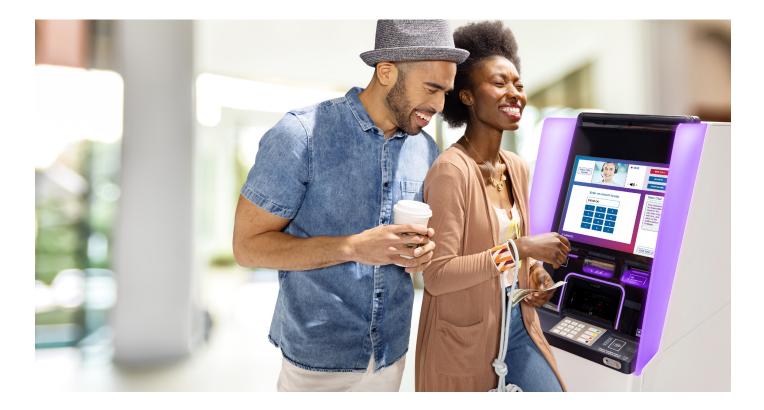**Vynamic® Transaction Automation**

Deliver Benefits Far Beyond Cash Transactions

Modern ATMs are capable of so much more than simple "cash and dash." Sitting at the intersection of your consumers' physical and digital financial lives, the self-service terminal can play a pivotal role in helping you connect more deeply with your consumers.

Vynamic® Transaction Automation brings true teller capabilities to the ATM: when your terminal detects an on-us consumer, it processes the transaction directly to your core. Behind the scenes, your organization is empowered to facilitate transactions in-house whenever possible—saving money and driving efficiencies while enabling more advanced and complex transactions to additional accounts your consumers ordinarily would not be able to access through self-service.

Financial Institutions can do some amazing new things that translate into new opportunities to surprise and delight consumers. Dissolving the barriers between previously siloed channels is key. By leveraging your existing backend systems, Vynamic Transaction Automation enables integration with your ATMs, empowering you to take advantage of both your digital and physical platforms. This powerful set of tools extends the capabilities of self-service and integrates completely into the branch environment. Now, you can create new and enhanced consumer journeys that allow consumers to step out of the teller line and get faster, more convenient access to the services they need via self-service.

Vynamic Transaction Automation is part of a suite of agnostic payment services powered by Vynamic Transaction Middleware, our cloud-native, microservices architecture, and API connectivity that can enable banks to realize the desired end state of one infrastructure used across multiple payment rails. It's truly a build-once-but use-often design that will reduce overall operational costs, increase speed to market for alternative payment methods, support a variety of payment products, and quickly adapt to changes in regulations, schemes, or other protocols.

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Consider the most common activities currently taking place in your branches—but think beyond simple deposits and withdrawals. Access the kinds of transactions performed in branches in more detail to identify additional opportunities for migration to self-service.

Convenience Functionality: Delight Consumers with More Services

- ATM Preferences: Allows consumer to define fast cash amounts, language and eReciepts
- Advanced Check Services: Supports check cashing at the ATM for on-us customers cashing on-us checks; includes check image handling with ICL files
- Reporting: Real-time access to information on on-us and off-us transactions supporting claims management using centralized journal logs enriched by information such as check images

Advanced Transaction Management:

Integrating directly into your core banking system provides the added benefit of offering faster processing and less manual intervention for on-us transactions at the ATM at a lower cost to you.

- Dual Rail Processing: Card/PIN authentication via the processor/network and transaction authorization through core banking integration or cardless authentication to access core accounts without requiring card + pin.
- Full Account Access: Consumer has access to all their own accounts based on direct integration to the core banking platform
- Limit Increase: Increase limits (deposits and withdrawals) imposed by the network processor, with the provision of additional identification
- Advanced Deposit Services: Split deposit allows the consumer to deposit funds into a maximum of five accounts (i.e., checking and savings)
- Advanced Payments Services: Provides the ability to make payments, such as to a loan or credit card, if accounts are on the Banking Core

Standard functionality supported with Vynamic Transaction Automation

- Balance Inquiry
- Cash Withdrawal (beyond Network Processor imposed limits)
- Cash Deposit (beyond Network Processor imposed limits)
- Claims Assist: Instant insight into on-us/off-us ATM transaction detail/log
- Fast cash: Specified amount from desired account
- Language: Upon card entry, menu is in preferred language
- Receipts: Send transaction receipt via email or SMS
- Check Deposit (beyond Network Processor imposed limits)
- Mixed Deposit
- Acct. To Acct. Transfer (owned accts.)
- PIN Change
- Payment Via mixed deposit

- Payment Via Transfer
- Mini Statement
- Split Mixed Deposit
- Check Cashing (as above, plan is for on-us check cashing for on-us or off-us customers)

Note: Accounts must be exposed through the financial institutions' banking core to support functionality in the list above

Self-Service Assistance

Additionally, Vynamic Transaction Automation provides the ability to offer add-on innovation that can assist consumers at the self-service device to complete the desired transactions when necessary. There are many reasons why these exceptions may occur, so Vynamic Transaction Automation offers these assist capabilities via additional APIs for your on-us consumers to trigger manually based on your organization's pre-determined business rules. This means more exceptions can be handled at self-service without requiring teller lines to be available to service them.

Video On Demand:

By enabling "video on demand" using two-way video including voice and text chat, the remote service agent can enable authentication, approve transaction exceptions, and give assistance for self-service functionality via the shared screen function, which allows the agent to see what the consumer is seeing. The session is initiated in real time, ensuring a quick, effortless experience. Additionally, this direct connection into the core system provides valuable insights into session activity, opening the door for improved interactions and additional cross-selling opportunities.

By providing a video-on-demand, the customer service representative can provide:

- Assistance anytime, without having to start the process again
- Withdrawal limit exception approval
- Overrides of existing holds on accounts
- Increase in fund availability
- Guidance on current session via screen share to see what the consumer is seeing, and provide better assistance.
- Access to the device for a transaction without ATM card

Contact your DN representative to learn how Vynamic Transaction Automation can move your organization forward.

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