

Vynamic™ Branch Transformation | Transaction Automation



We're Making Core Integration Simple.

Offer consumers more access and more transactions. Ensure your ATMs are ready to play a significant role in the branch of the future.



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Recent events have altered (and will continue to transform) the way consumers engage with banking services. For some customers and small businesses, the ability to safely fulfill their banking needs, either in a branch or through a self-service channel, has remained crucially important—calling for banks to deliver these services safely and securely at a time when people need them most.

Even before the pandemic, a global survey of banking executives found that 57% of respondents,¹ said improving consumer experience was the most critical change their organization needed to make at the self-service channel. Yet in 2020, less than 50%,² have been able to offer teller-like functionality at the ATM—let alone provide advanced transactions such as preferences, denomination selection or business deposits.

The hard reset the banking industry experienced in 2020 provides a chance for banks to continue to embrace change and take a leap ahead, by showcasing their commitment to innovation and a customer-centric strategy.

Without the restrictions of network permissions and interchange fees, you can do some amazing new things—and that translates into new opportunities to surprise and delight consumers.

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.

Transaction Automation, part of the DN Vynamic Branch Transformation suite of software solutions, brings true teller capabilities to the ATM: when your terminal detects an on-us customer, 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 more accounts your customers ordinarily would not be able to access.

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¹2017 ATM and Self-Service Software Trends, ATM Marketplace, ATM Marketplace

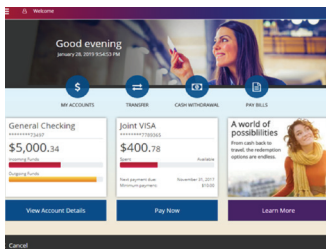
²2020 ATM & Self-Service Software Trends

Dissolving the barriers between previously siloed channels is key. Financial services have begun the work needed to becoming more connected, but it's an ongoing journey. By leveraging your existing backend systems, 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 customer 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.

TAP INTO THE POWER OF CLOUD-BASED CORE INTEGRATION.

Integrating directly to your core banking system,³ provides the added benefit of offering faster processing and less manual intervention. On top of self-service capabilities, connecting to the core optimizes your operational efficiencies while offering on-us consumers more transactions and services to more of their accounts at the ATM at a lower per-transaction cost to you:

- **Dual Rail Processing:** Card/PIN authentication via the processor/network and transaction authorization through core banking integration
- **Full Account Access:** Consumer has access to all their own accounts based on direct connectivity to the core banking platform
- **Limit Control:** Control limits imposed on consumers at the ATM
- **Expanded Self-Service:** Additional transactions not typically available through a processor/network
- **Advanced Deposit Services:** Split deposit allows the consumer to deposit cash and/or checks into two accounts (i.e. checking and savings)
- **Advanced Check Services:** Offering check cashing (regardless of issuing bank) for on-us customers at the ATM
- **Advanced Payments Services:** Provides the ability to pay utility bills by cash or transfer
- **Reporting:** Real-time access to information on on-us and off-us transaction using Claims Assist
- **Cardless Transactions:** Use the mobile banking app to schedule personal or business banking transactions



On-us customers can conduct many more transactions and access accounts that typically are handled only at the teller—authorized and processed by the core, via the ATM. After ATM network PIN validation, Transaction Automation recognizes on-us customers and offers a menu of additional transactions.

Note: Screen images are for marketing purposes only. Actual screens may not depict information in this manner.



Handling checks becomes easier, as consumers can now cash checks directly at the ATM. Deposits are posted real-time to the core. Consumers can split their cash/check deposits to multiple accounts.



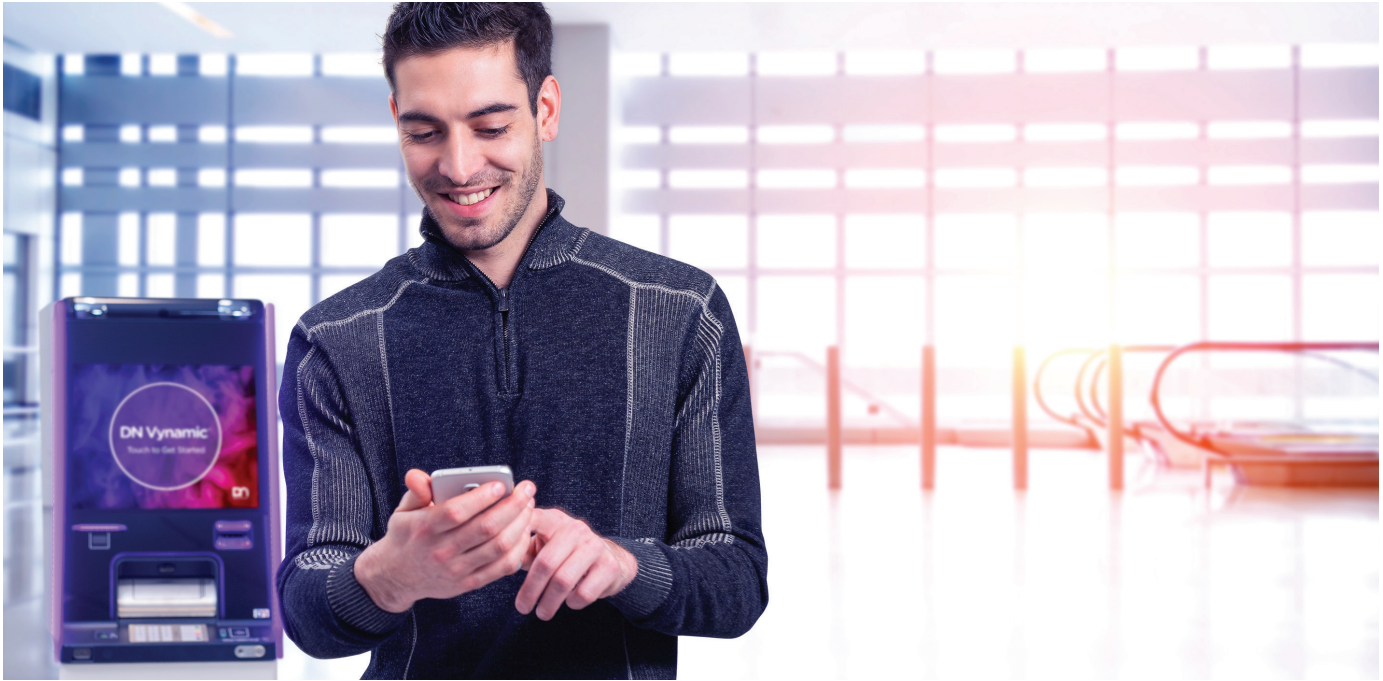
Consumers can use the ATM to pay utility bills by cash or transfer. Your customers can utilize the self-service channel for these transactions rather than depositing the cash at the ATM and initiating an online banking session or visiting the teller.



Enhance your customers' experience by handling their disputes quickly and accurately. Claims Assist, a standard feature, provides the ability to select short, medium or long detail to filter, search and resolve claims for both on-us and off-us transactions.

³Current Core Connections: FIS Horizon, CSI*, FISERV DNA, Symitar-Episy and all Jack Henry cores (Jxchange). Integration with other core banking systems is also possible, but may require some additional professional services.

*Available 2022



Highly scalable, Transaction Automation can be deployed for you to own and run, or we can host it in the DN cloud. This proven solution uses APIs and cloud-native technology to create an open, standards-based platform to modernize financial institutions and create dynamic ecosystems for today's digital-first, cloud-enabled environment.

Under our **as-a-service model**, your team can overcome the resource and technology obstacles that can slow or sideline cloud-based opportunities. Offered as a subscription-based service,⁴ (which reduces the effort, skill and cost of managing and allows you to scale up when and where you deem appropriate based on your market and footprint), this delivery method provides an end-to-end package complete with the tools, best practices and resources to reshape your cost model, optimize your operational journey and focus on what's important: your consumers.

EXPANDED ATM TRANSACTION SETS AVAILABLE WITH TRANSACTION AUTOMATION PACKAGES:

Functionality Supported (SaaS and On-Premise)
Balance Inquiry
Cash Withdrawal
Cash Deposit
Cardless Transactions: Pre-staged withdrawals, and cardless deposits*
Claims Assist: Instant insight to on-us/off-us ATM transactions
Check Deposit
Mixed Deposit
Instant Cash: Scan the QR code and use a mobile phone instead of the ATM to drive the transaction
Acct. To Acct. Transfer (owned accts.)
PIN Change
Payment Via Cash Deposit
Payment Via Transfer
Mini Statement
Split Deposit
Check Cashing For On-Us Customers

Notes: Accounts must be exposed through the financial institutions banking core in order to support functionality in the table above.
SaaS plans currently available in North America and require ATM terminal application software VISTA 5.5 or higher.

⁴Following fee-based simple one-time setup/onboarding

“IN” THE BRANCH OR “AS” THE BRANCH

Transaction Automation is able to work on any ATM⁵ to bring the best of the branch to the self-service channel, empowering your consumers to conduct advanced transactions from start to finish in an efficient and socially-distanced, comfortable way.



Drive Up:

Frees up in-person branch staff for more value-added interactions by utilizing the drive-thru lanes for teller-like transactions—enhancing social distancing and cost control.



Off-Site Island:

Incorporating the complete set of advanced transactions, your self-service terminals can effectively become fully automated remote branches to serve locations where a traditional full-service branch isn't viable.



Lobby/Vestibule:

Make the self-service experience more convenient and authorize your consumers to bank when they want. With Transaction Automation, hours can be extended and consumers can practice safe and secure banking 24/7.

Discover how Transaction Automation taps into the unleashed potential of your bank's core, to help you do more. Contact your Diebold Nixdorf representative today or learn more at DieboldNixdorf.com/Vynamic.

⁵Require ATM terminal application software VCP Pro (VISTA 5.5 or higher or ProFlex4)



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