

Diebold Nixdorf Debt Restructuring

Frequently Asked Questions for Customers

Diebold Nixdorf recently announced that we have completed our financial restructuring process and emerged from the related U.S. Chapter 11 and 15 and Dutch proceedings, better positioning the company for long-term growth. We also announced the relisting of Diebold Nixdorf's newly issued common stock on the New York Stock Exchange under the symbol "DBD" on Aug. 14. This announcement represents the culmination of that work and is a pivotal moment for our company as we emerge a financially stronger Diebold Nixdorf – with a recapitalized balance sheet, enhanced liquidity and the foundation needed for long-term success. With this process complete, we are well-positioned to drive solid operational performance and continue delivering best-in-class products and services to banks and retailers around the world.

Please contact your Diebold Nixdorf representative with any additional questions.

1. What does emergence mean for customers?

With the in-court restructuring process behind us, our priority continues to be serving our valued customers and meeting our commitments. There will be no changes to our day-to-day operations. We are glad to have this process behind us so that we can focus on doing what we do best – delivering value to our banking and retail partners.

2. Does emergence from this process have any impact on existing contracts?

No. The debt restructuring and emergence do not change the terms of our contract, and we will continue delivering our products and services to meet or exceed your expectations. We strive to be the most trusted partner to our customers, and we know you rely on us for critical aspects of your own business. Please contact your Diebold Nixdorf representative to discuss specifics about your account.

3. How has DN's debt restructuring impacted shipments? Can I still expect my order?

Yes, you can still expect your order. This financial process has helped put us in an even better position to ensure timely shipments and allow us to continue accelerating the delivery of our order backlog. Ultimately, it has made us an even stronger, better partner to you as we continue our long history of innovation and providing end-to-end solutions to banks, retailers and consumers worldwide.

4. Are you going to continue manufacturing and servicing your products?

Yes. Our industry-leading service organization and manufacturing operations will continue to support and produce the solutions you've come to expect from Diebold Nixdorf. Our priority continues to be ensuring seamless operations and meeting or exceeding our commitments to you because we know you rely on us to provide and support critical aspects of your own business.

5. Can we still place orders?

Absolutely. Please continue to work with your current Diebold Nixdorf sales team to determine how our banking or retail solutions can help address your business challenges.

6. Do I have to worry about DN's financial health moving forward?

The steps we have taken have strengthened DN's financial health and enhanced the company's future with an improved capital structure and balance sheet. We fully expect to be able to continue accelerating the delivery of our backlog and order pipeline. Ultimately, this process provides financial stability and certainty and allows us to continue our long history of innovation, providing end-to-end solutions to banks, retailers and consumers worldwide.

Like other providers and competitors in this space, our company is quickly transforming to adapt in an industry that is also transforming:

- **Banking:** In our Banking business, DN Series continues to exceed customer expectations around the globe as ATMs are transforming from functioning solely as a cash machine to a critical touchpoint in an FI's digital strategy. The interest in cash recycling continues to increase as FIs are looking for ways to grow their business and reduce costs. To support FIs' changing needs, we recently introduced a new recycler (RM4V) that has dual cassettes and the ability to recycle up to eight denominations for foreign exchange or countries where different currencies are dispensed from ATMs. We are adding more functionality later this year as we continue to evolve transaction automation to reduce costs, free up staff and optimize the operating model of a customer's ATM fleet.
- **Retail:** Our Retail business began streamlining its business model and solutions portfolio several years ago. By strengthening its value-adding core capabilities – and by eliminating certain non-core businesses such as reverse vending machines – the Retail team is in a much better position to create and deliver world-class checkout and mobility solutions for modern consumer and staff journeys. Today, our self-service solutions business is growing faster than the market, which enabled us to establish an additional production line at our Paderborn, Germany, plant. Our new capital restructuring will significantly support us in improving our production capabilities, ensuring timely delivery of materials and components.

7. Why would I not move to a competitor? There are a lot of questions about your business and its long-term operations.

First and foremost, we are a customer-obsessed company. Our highest priority is to be the most trusted partner to our customers. We know you rely on us for critical aspects of your business, and we take that responsibility very seriously. Regardless of what our competitors are saying, this process has put our company in a stronger position to provide our world-class solutions and services to customers across the globe. We simply reorganized our capital structure – by eliminating debt and providing liquidity – to ensure we will continue to meet our obligations to our customers for the long term.

Secondly, our first half results portray our strong performance and the significant demand for our products and solutions. Through this process, we optimized our working capital so we can continue delivering our backlog and order pipeline, including paying suppliers, which has put us in an even stronger financial position. As our customers continue to expand their businesses, our unmatched global footprint means we are best suited to address their growing needs around the world.

8. Where can I find more information?

Please contact your Diebold Nixdorf representative or visit our website at [DieboldNixdorf.com/Restructuring](https://www.DieboldNixdorf.com/Restructuring). You can also learn more through our third-party claims agent at <https://cases.ra.kroll.com/DieboldNixdorf>.