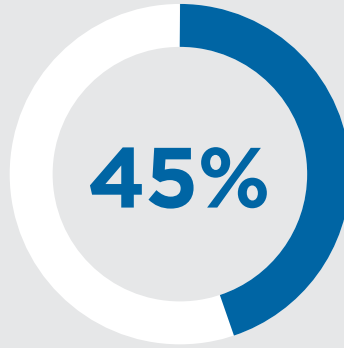


# Offer Your Customers Next-Generational Digital Banking Experiences





The percentage of online consumers in the UK who feel their primary bank website enables them do everything they need to do.

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**25%**

The percentage of mobile consumers who feel the same way.<sup>1</sup>

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**14.7B**

The number of bills paid by U.S. consumers alone each year.

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**2.2B**

The number of bills paid online via their financial institution's website or mobile app.<sup>2</sup>

<sup>1</sup>Evolving the Customer Experience: 'Alexa, Move My Accounts to...' Bain & Company

<sup>2</sup>Bank Bill Pay: An Update, Aite Group

# Breaking Barriers for an Improved Digital Banking Experience.

The retail banking landscape continues to change rapidly. Financial institutions struggle to keep up with new regulations such as PSD2 and Open Banking initiatives, not to mention providing new innovations and services for increasingly demanding consumers. More consumers want to engage anytime, anywhere, and on any device for their banking needs instead of visiting a branch. This is changing the competitive landscape and putting significant pressure on banks, credit unions, and cooperatives to provide easy-to-use, indispensable and convenient digital experiences.

Financial consumers, regardless of demographics, are turning to mobile and online banking: 60% of the global banking population is using online banking at least weekly<sup>3</sup>, and mobile banking is on the rise as well. Although these channels continue to handle routine banking transactions, consumers still feel that they are not able to do everything they want due to bank policies and processes that force them into the branch.

FIs must define their own digital banking strategy to address the countless unique consumer journeys taking place and explore synergies in technology that will enable cross-channel interactions. In fact Financial Institutions have spent \$1 billion over the last six years<sup>4</sup> as they focus on improving the consumer experience through the continuous integration of new technologies including P2P payments, personal assistants, and other digital applications.

Mastering the digital experience is no longer a luxury—it's a competitive necessity as FIs seek to not only secure loyalty but reap the benefits of improved efficiencies from migrating costs away from high-touch/high-cost teller and call center interactions.

As long as it's convenient and frictionless, customers will use digital channels for conducting transactions instead of the branch or call center. By removing these mundane, potentially lengthy calls and transactions, FIs can enhance the quality of face-to-face interactions while further investing in improved digital experiences.



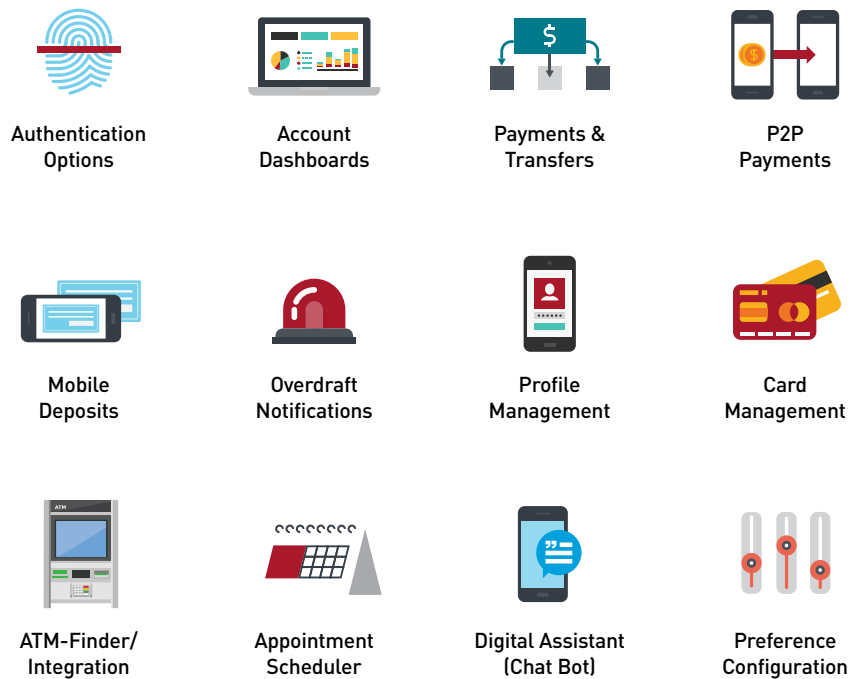
<sup>3</sup>World Retail Banking Report, Capgemini, 2016

<sup>4</sup><https://www.cnbc.com/2018/05/07/bank-of-america-digital-chief-we-want-to-get-cash-out-of-the-system.html>

# Vynamic™ Digital Banking Building Blocks for Seamless Consumer Digital Journeys

Vynamic Digital Banking delivers a completely configurable and highly secure business-ready solution with over 100 features “out of the box” that integrate across a wide variety of digital channels (phone, tablet and desktop).

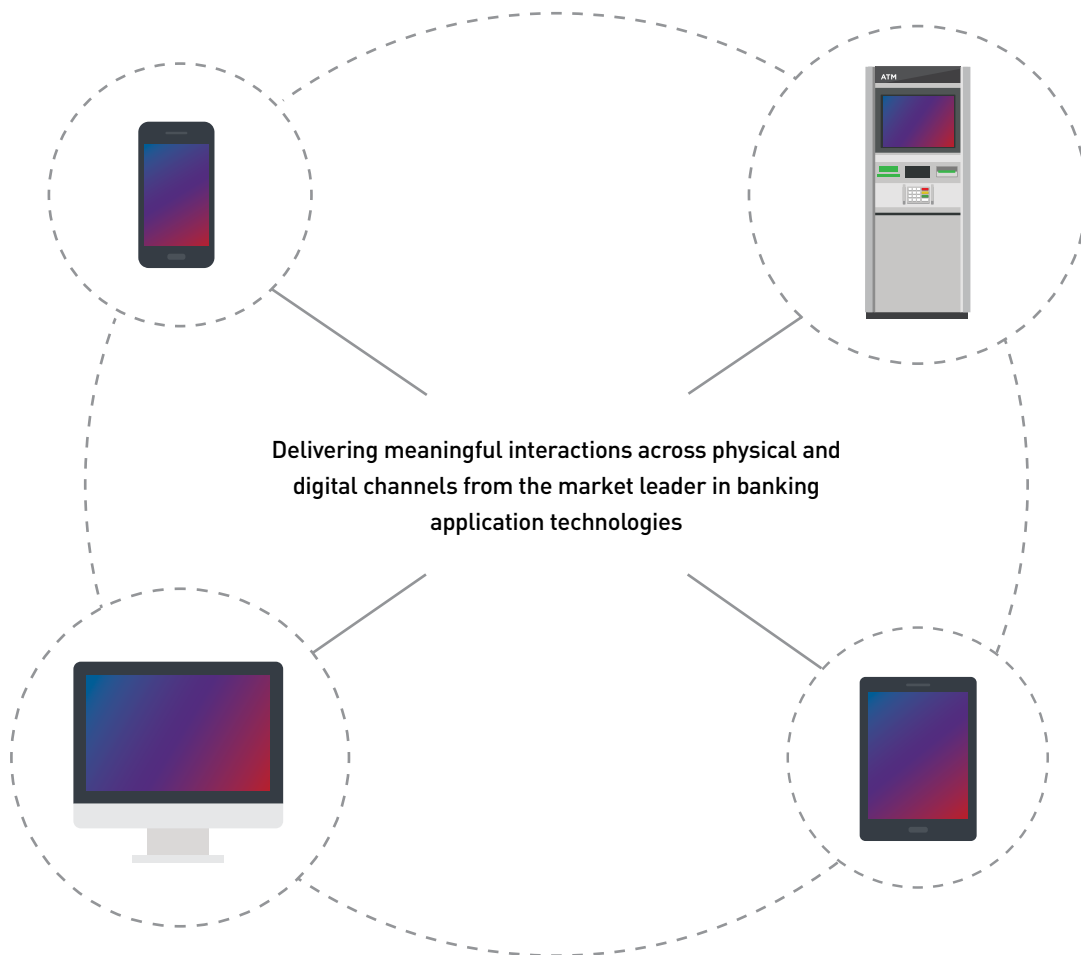
## Vynamic Digital Capabilities



\*Some functionality may require integration to a third-party application, branch system or other Diebold Nixdorf software solution.

## DELIVER AN EXPERIENCE THAT DELIGHTS CONSUMERS

Vynamic Digital Banking gives FIs a secure, easily integrated solution with functionality based on banking industry best practices, and the ability to seamlessly connect to other types of devices (i.e. POS, ATMs, kiosks, etc.). This solution enables financial institutions to get up and running with a new mobile channel quickly, while delivering a world class app experience to consumers on a platform and application that allows for continual innovation and differentiated consumer journeys. Our expertise in the banking industry and with self-service technology means FIs reap the benefit of a solution that is compatible with other software applications, backend infrastructures and analytics, providing meaningful interactions across physical and digital channels. Powered by Kony DBX, the market-leading digital banking solution in the North American market.<sup>5</sup>



<sup>5</sup>[http://forms.kony.com/WEB-2017-IDC-MarketScape-Mobile-Banking\\_1GoKony.html](http://forms.kony.com/WEB-2017-IDC-MarketScape-Mobile-Banking_1GoKony.html)

## VYNAMIC DIGITAL BANKING SUITE

The Vynamic Digital Banking suite delivers a unified, highly personalized customer experience across any digital channel (phone, tablet, and desktop) to improve customer satisfaction, accelerate new feature adoption, and lower the total cost of ownership.

Regardless of whether a completely new digital solution is needed or an FI just wants value-added digital capabilities, with Vynamic Digital Banking, we provide complete solutions that are configurable and feature the ability to integrate into existing FI banking systems. The solutions incorporate industry best practices for app development, along with advanced security features to safeguard data, backed by our industry-leading SLA for supporting new devices to future-proof each investment.

Both the mobile and online banking solutions enable users to perform all of today's essential banking functions without visiting a branch. The user interface was designed after rigorous research on best practices from a leading user experience (UX) firm, underwent lengthy testing by sample end-users, and was built using a standards-based UX design paradigm.

## NEXT GENERATION PRE-PACKAGED SOLUTIONS

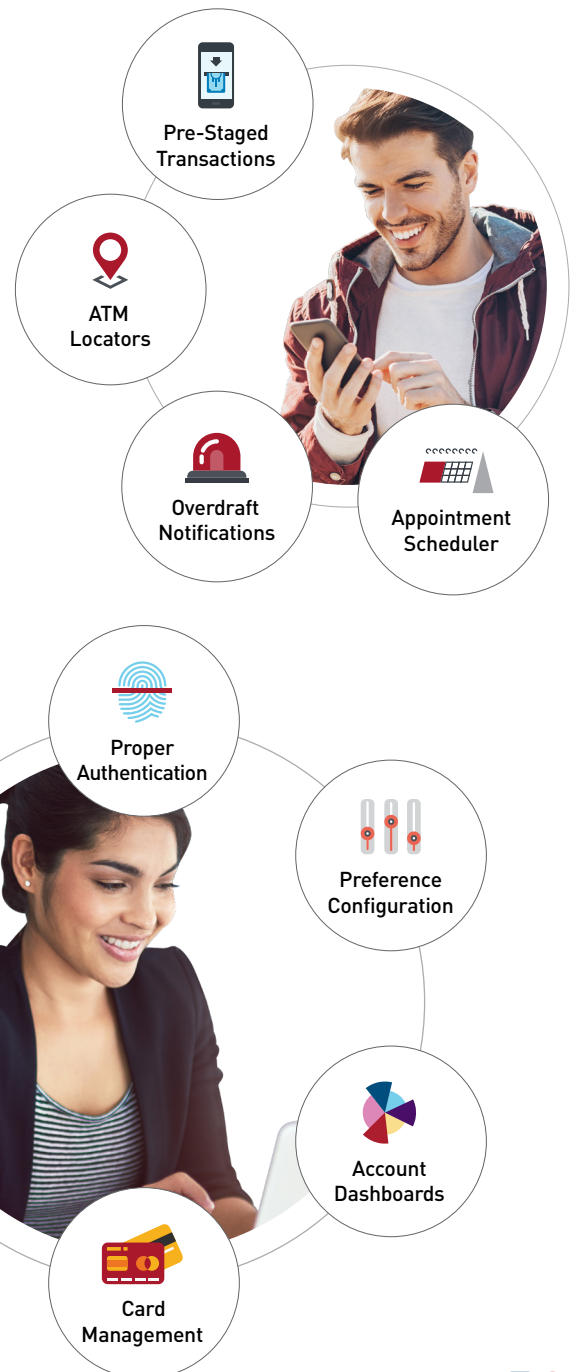
### Vynamic Mobile Banking

With an estimated 1.2 billion users worldwide at the end of 2017, mobile banking is fast becoming the main interface with consumers. Vynamic Mobile Banking is a pre-packaged/out-of-the-box mobile app that allows you to quickly and easily introduce new services and features—such as pre-staged transactions and ATM locators—to your consumers through a unified, personalized banking experience. Packed with unique functions that connect the digital and physical banking experience, Vynamic Mobile Banking offers consumers easy, secure access to their accounts and cash, without barriers or extra steps to complete a transaction.

### Vynamic Online Banking

Online banking is commonly cited as the primary method of banking, and more consumers are using digital channels to pay bills and even open accounts [72% in 2016, up 12% from 2014<sup>6</sup>]. FIs need to continually ensure they are providing the right online capabilities, increased security and the proper authentication to maintain consumer confidence.

Vynamic Online Banking is a pre-packaged/out-of-the-box application that provides many of the same features and functionality as the Vynamic Mobile Banking app as well as shared security practices such as device registration, SSL encryption, and session timeouts along with secure coding practices.



<sup>6</sup> Looking Beyond KBA: Solving the Fraud vs. Customer Experience Challenge in Digital Account Opening report for Mitek produced by Javelin November 2016

## COMPLEMENTARY APPLICATIONS

In addition to the standard pre-packaged applications, it is our intent to also offer individual applications that either complement the Vynamic Digital solutions or complement a financial institution's existing suite of digital products providing or enabling functionality that they don't have but their customers want

### Vynamic Pre-Staged Cardless Transaction

Offer your consumers the ability to access your self-service network with just their mobile phone. Vynamic Cardless Transactions can be integrated with your existing mobile banking app so consumers can schedule bank transactions for themselves, or even for someone else. Not only is this experience faster and more efficient, it provides your consumer with greater security.

### Vynamic Business Banking

Offer your business customers the ability to set up multi-user roles, originate business loans and authorize a deposit into their retail account—using the web or mobile app. Vynamic Business Banking authorizes business owners the ability to pre-stage transactions for themselves or others for use at self-service terminals, instead of the teller.

### Vynamic Digital Wallet

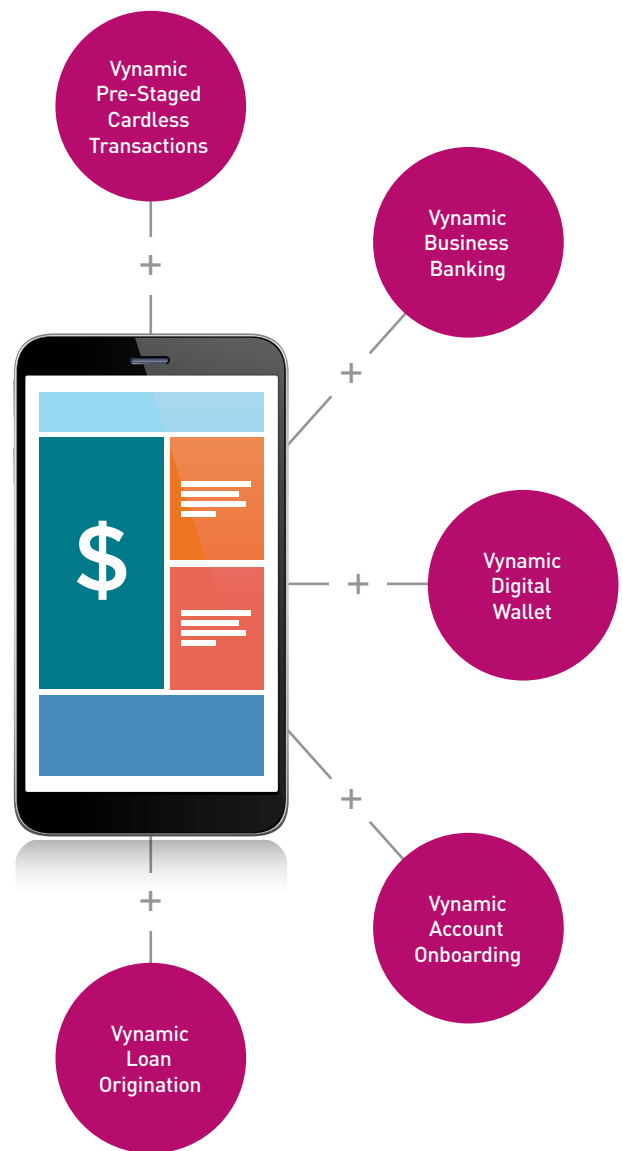
Provide consumers with the convenience of using their mobile phone to pay instead of their card. With the Vynamic Digital Wallet, instead of issuing a credit card, you can authorize a digital wallet for easy and fast payments.

### Vynamic Account Onboarding

Permit consumers to set up deposit accounts using their phone, tablet or desktop instead of visiting the branch. With Vynamic Account Onboarding, consumers can complete the entire process including getting their signature certified and applying funds.

### Vynamic Loan Origination

Generate new revenue opportunities by allowing consumers to complete their entire loan/credit applications via digital channels. With Vynamic Loan Origination, a consumer is walked through all the steps necessary to complete an application for a loan, mortgage or credit account. Steps include entering all relevant personal data, identity verification and document validation, receiving credit approval and accepting terms and conditions.





# Vynamic Digital Banking, Powered by Kony

What happens when the world leader in driving connected commerce for the banking and retail industries joins forces with the world's largest mobility provider focused on cross-platform, cloud-based enterprise solutions.



To learn more, visit [DieboldNixdorf.com](https://www.DieboldNixdorf.com).