The Future of Payments. Now.

Vynamic™ Payments

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Diebold Nixdorf

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Is your payments platform ready for the future?

Your customers are using new payment types, new authentication methods, new transaction types, and even new currencies—and they expect you to keep up.

While card-based payments historically have dominated, innovations in payments technologies and authentication methodologies are proliferating, introducing time-to-market, operations and customer experience challenges. Further, the rising costs of processing traditional card transactions, the skills gap on legacy code and competition from fintechs are also forcing a rapid evolution of the industry and the underlying technology infrastructure.
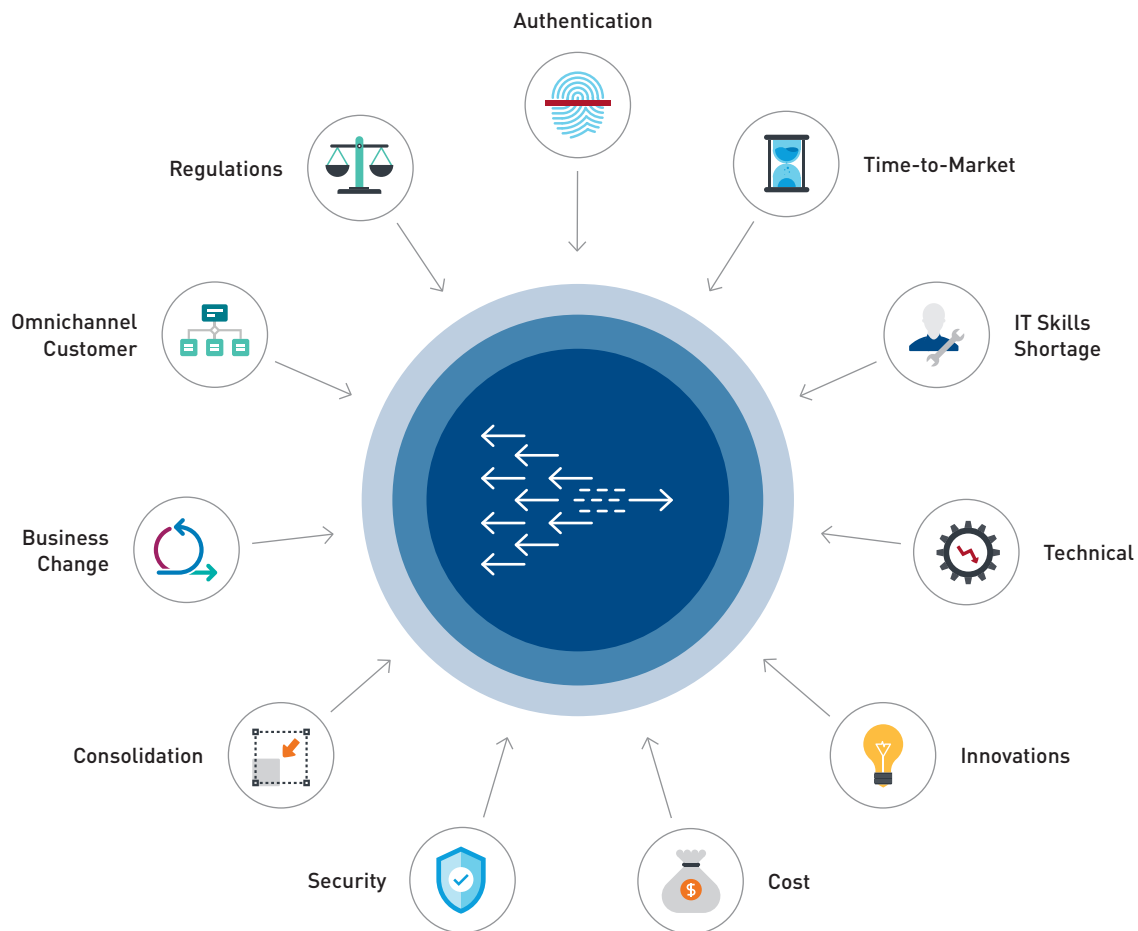
Traditional Payment Processing Is Being Disrupted

Legacy payments platforms were designed to quickly and securely authenticate, approve and process a card-based transactions. The future of payments is not so straightforward; the method of authentication may be different based on the channel (e.g., token, biometric, etc.), the payment flow may change from 'pull' to 'push' (instant payment), and the funding method may change to combine traditional debit and credit with loyalty and buy now pay later. The current payments infrastructure wasn't built for this; legacy payments rails are no longer cost effective and resource practical.

The Cost of Legacy Systems

First-generation payments platforms are cumbersome and channel specific—they inhibit the ability to consolidate siloed payments infrastructure. According to research by Gartner, financial institutions can spend up to four times the cost of their software license per year simply to manage and maintain their legacy applications. Whether financial institutions want to admit it or not, they're edging closer and closer to critical obsolescence and, effectively, end of life.

Changes to the Macro Environment Are Forcing Evolution

- Authentication
- Regulations
- Time-to-Market
- Omnichannel Customer
- IT Skills Shortage
- Business Change
- Technical
- Consolidation
- Innovations
- Security
- Cost

Unlock New Opportunities with a Modernized Payments System

As well as optimizing the customer experience, modernizing and streamlining your payments system can unlock untapped value through new revenue streams, operational efficiencies and data monetization. Additionally a modern infrastructure, significantly reduces time to market through easier development and focused testing.

A Payment Platform for the Future

When Diebold Nixdorf set out to develop the next-generation payments platform, we approached payments with a fresh perspective—focused on disruption extension and collaboration rather than iteration. We targeted where innovation can make the biggest impacts and offer the greatest opportunities to help our customers be ready for the future with confidence.

Legacy	Future
Siloed & Channel Specific	Omnichannel
Card-based Pull Payment Authentication Channel	Agnostic Any type of payment Any authentication method Any channel
Hardware & Infrastructure System built for heaviest use (e.g. Black Friday)	Cloud-native Elastic and demand based
Proprietary Code	Low-code
Waterfall Development	Agile and CI/CD (DevOps)

We didn't want to just introduce another payments platform; we wanted to empower our customers to meet their most pressing payments challenges and to prepare them for whatever comes next.

Diebold Nixdorf's Vynamic Payments is the next generation in payments processing software, a cloud-native platform built to power the ongoing transformation of the financial services and payments industry. Financial institutions no longer need to be tied to expensive infrastructure and resource-intensive systems.

We're leveraging our legacy of sustainable innovation in banking to empower our customers to leapfrog to the next generation in payments processing in a true cloud-native environment. Vynamic Payments' microservices architecture breaks down silos to enable business agility and consumer experiences that seamlessly bridge any channel, any integration point, any payment type and any authentication method.
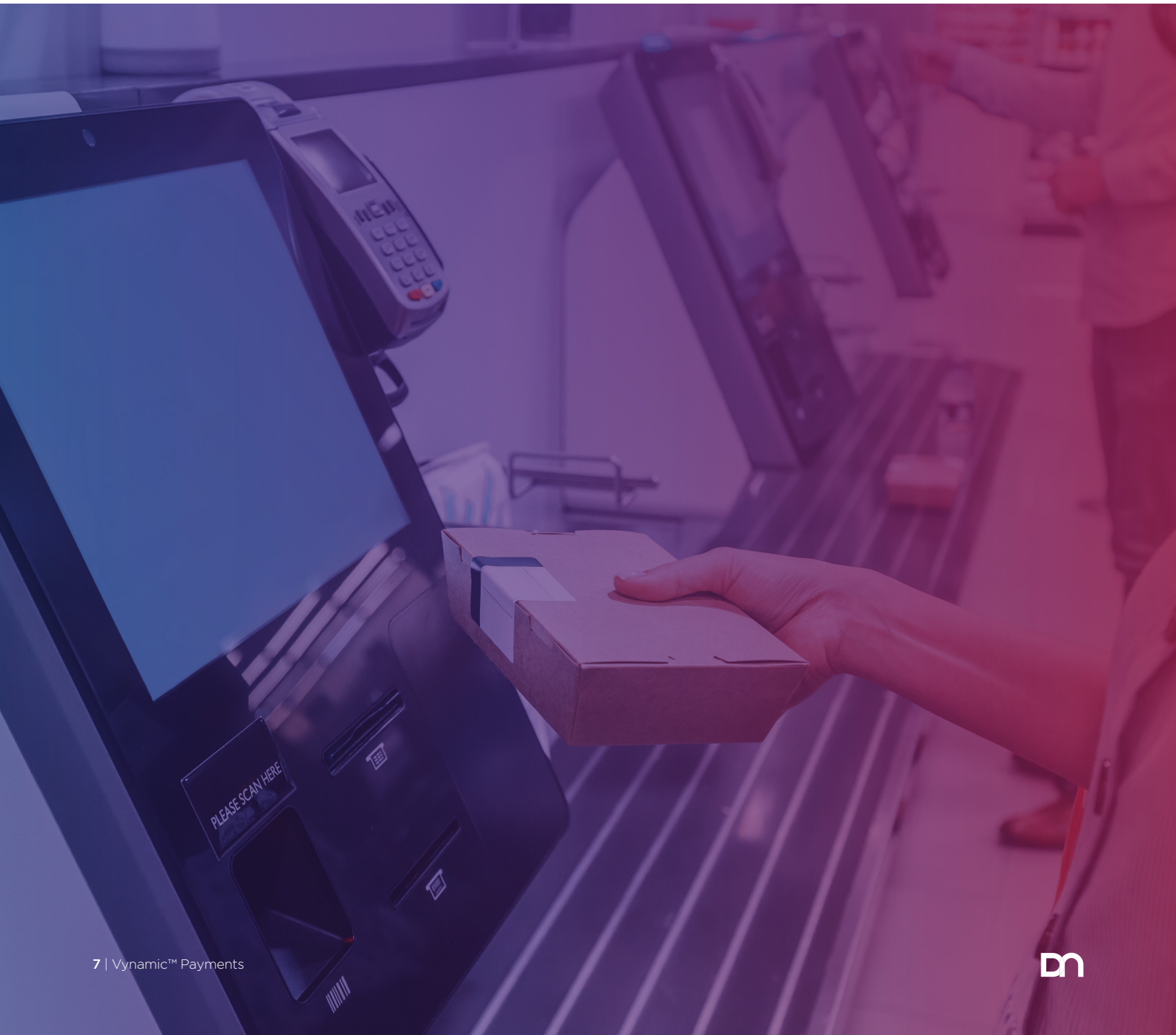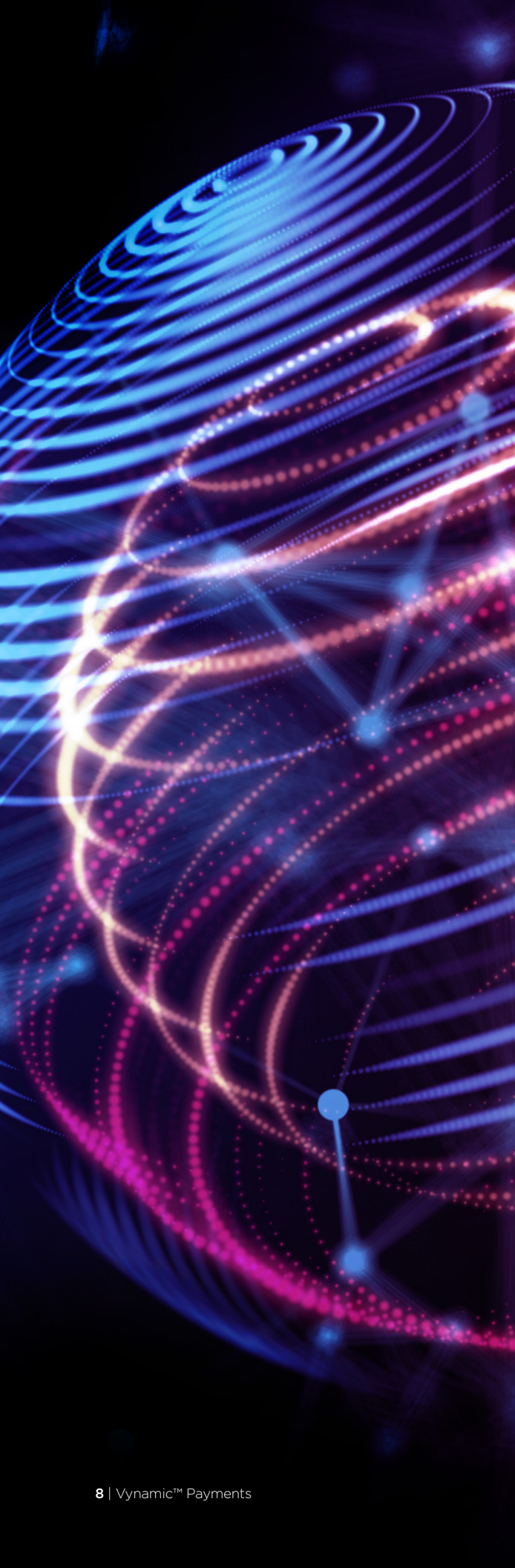
FAST & FLEXIBLE

Drive transformation and innovation ahead of the market.

- Business modeling, low-code environment massively speeds time to market.

- Micro services allow for focused regression testing.

- Agility through optimized continuous integration and continuous delivery pipelines and DevOps.

- Supports Open Banking and instant payment instruments.

FUTURE-PROOF

Adapt to changes in regulations, schemes, payment types and channels.

- Built-in next-generation payment support; quickly add new types: P2P, P2B token, crypto, etc.

- Resilient, cloud-native architecture designed to scale and adapt in private or public cloud.

BUSINESS-TRANSFORMATIVE

Optimize payment operations and capture additional margin.

- Real-time insights feed decision making, improve customer service and reduce risk.

- Cloud-agnostic, on-demand auto-scaling right sizes operating cost and reduces lock-in.

- Cost savings with every transaction via smart least-cost routing.

- Tap new revenue streams by incorporating new transaction types as the market demands.

OPTIMAL MIGRATION PATH

Ease of integration through robust API and business modeling functionality.

- No proprietary hardware or subcomponents; cloud native and cloud agnostic.

- Cloud-native design reduces operating complexity and removes infrastructure lock-in.

- Phased migration – service by service.

Vynamic Payments enables financial institutions to:

- **Any Channel**: Provide your customers an omni-channel experience; introduce new products and services, generating added value for merchants and consumers and creating additional revenue for banks.

- **Any Payment**: Support new payment approaches, methodologies and schemes and integrate non-traditional payment methods to align with current and future consumer behaviors and demands (e.g., BNPL).

- **Any Authentication**: Quickly and cost effectively integrate new authentication methods.

- **Any Integration**: Build the foundation to compete, collaborate or integrate with fintechs and new players on the market (e.g., PSD2) and be ready for regulatory change as required.
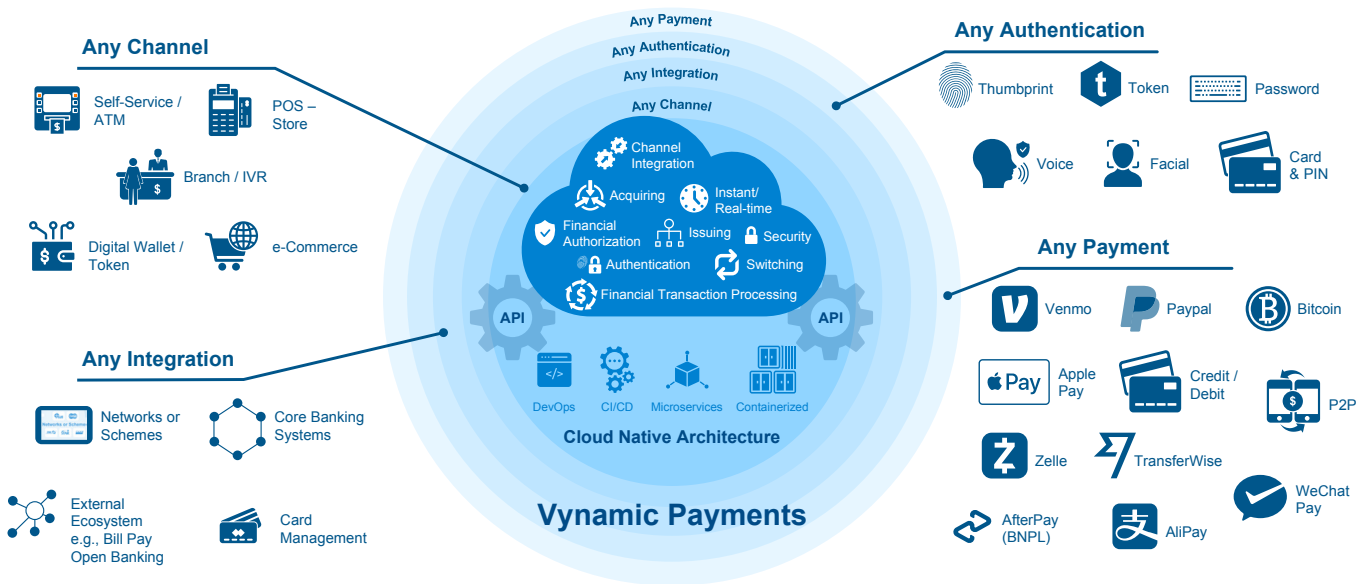
Vynamic Payments can empower you to secure your future in payments

We know our innovative approach to age-old processes leads to success – our customers will testify to that. By taking a modular, multi-phase approach, we offer flexibility to maximize the greatest opportunity now, with the ability to facilitate innovation and to sustainability scale for the future.

Expand control over customer experience

Vynamic Payments delivers an agile and modern terminal driving component that allows integrating the self service channel into the wider consumer channel ecosystem and frees FIs from the limitation of only being able to handle card-based transactions; this enables the self-service channel to deliver a wider range of transactions and additional functionality as well as cross channel interaction, which improves customer satisfaction and reduces operational costs.

Process any transactions anywhere (e.g., online, merchant POS)

Vynamic Payments is purpose built for flexibility and future utility. The platform can support anything from a single-tenant payment switch to a global network switching platform. Supporting traditional card-present transactions, as well as transactions that are not card-based such as tokenized person-to-person and wallet-based tokenized transactions, Vynamic Payments can process any transaction regardless of initiation method, funding source, destination or authentication method. Additionally, the platform facilitates alternative funding models such as buy-now-pay-later (BN/PL), crypto and loyalty program points; changing the steps of model in transaction funding, clearing and settlement.

Quickly add new services and features

Vynamic Payments' allows new services to be added in days versus months which is key in the adoption of open banking and enables delivery of seamless digital experiences for omnichannel interaction with consumers throughout their daily life routines.

Visit **DieboldNixdorf.com/Payments** today to find out how you can leapfrog to the next generation in payments processing.