

Enable Seamless Connections Between Your Self-Service Channel and Consumers' Devices



The mobile banking market has evolved, and many financial institutions (FIs) are now looking for an application that will not only offer consumers access to their accounts for simple transactions, but utilize their mobile device to deliver a seamless experience at other channels, including the self-service network. According to a recent report, mobile technology was rated as the number one factor that will have the greatest impact on the global ATM industry.

To compete and move at the speed today's consumers demand, FIs must provide easy-to-use, indispensable mobile app experiences or fight a losing battle for market share. Vynamic Mobile Banking, through our partnership with Kony, gives FIs a secure, pre-configured solution with functionality based on banking industry best practices, combined with the ability to easily connect to other types of devices (i.e. POS, ATMs, kiosks,) for a more robust experience.

Diebold Nixdorf's expertise in self-service technology provides the differentiating factor that enables us to deliver solutions that not only drive transactions, but meaningful interactions that bridge the physical and digital realms.

Dynamic Mobile Banking

CARDLESS/PRE-STAGED TRANSACTIONS

Consumers want easy, secure access to cash without barriers or extra steps to complete a transaction. One way to get there is by removing the card out of the transaction completely and empowering people's mobile devices to "pre-stage" cash withdrawals.

- Consumers log into their mobile banking app, enter a withdrawal amount and receive a one-time PIN (OTP) to use at the terminal. No card necessary.
- Leverages integrations with the FI's core system, offering game-changing benefits by eliminating or decreasing traditional ATM certification requirements and authentication complexities.
- With the use of an OTP (configurable in length), no additional hardware is required.

OVERDRAFT ALERTS

Keeping track of an account balance when recurring or monthly bills are automatically scheduled is tough. Payday money goes in, bills scheduled to be paid go out. So, when your customers visit an ATM, do they know how much cash is really available? With Vynamic Mobile, the consumer has the information at their fingertips.

- Provide the information required to keep consumers informed and alerted about pending transactional activity in order to successfully conduct current transactions.
- Integrates with banking core services to give consumers a more complete picture of their finances including scheduled payments, transfers or withdrawals, minimizing the risk of an overdraft situation.

ATM/BRANCH LOCATOR

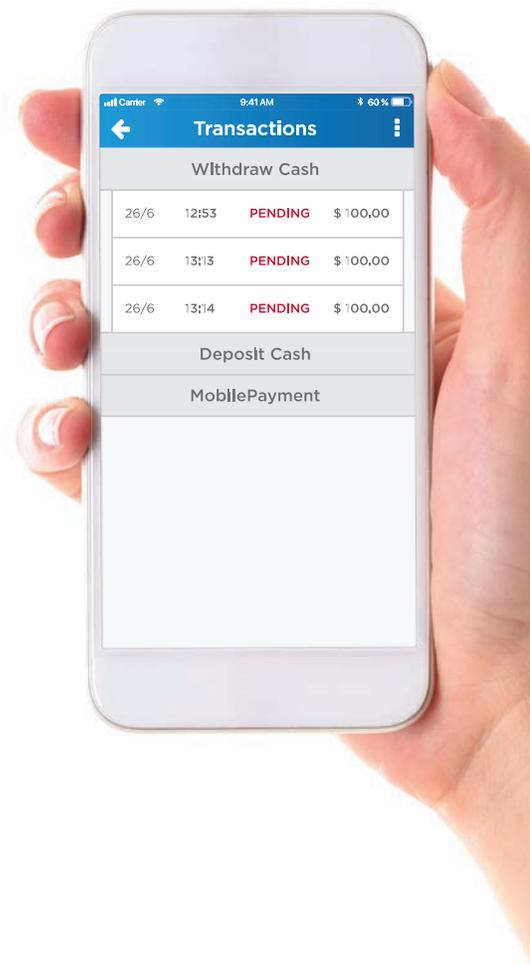
Ensure consumers know precisely where your self-service terminals are located. With the ATM Locator built into the mobile banking app, it can map them to the closest available terminal, and suggest alternatives within a specified radius.

- Give them assistance. Direct those who have pre-staged their withdrawal to available locations.
- Show them the way. Mapping services are provided when a location is selected.

APPOINTMENT SCHEDULER

When making financial decisions, consumers want to make sure they know all their options before they choose how to proceed; often, this means talking to a financial expert face to face. However many consumers' schedules don't permit them to bank during banker's hours. The ATM and mobile app, with 24/7 availability, provide a convenient way to communicate with consumers about what offers are available, and also provides an easy way to schedule a meeting with an advisor that fits their schedule.

- Enable flexibility so that consumers can select meeting times based on what works best for them.
- Collect information about consumers to give branch associates the ability to prepare unique proposals prior to each appointment.



Dynamic Mobile Banking is part of the Vynamic Digital Suite.



To learn more, visit DieboldNixdorf.com

Secure Mobile Banking Features & Functionality

Some items require integration to third party back end systems not provided by Diebold Nixdorf.

AUTHENTICATION

- Sign in — UserID/Password
- PIN-based Login
- Quick Balance and Forgot password
- Register device and 3D Touch
- Enroll to mobile/online banking
- Android fingerprint login
- Biometric (Facial, etc.)
- Easy new user onboarding

MOBILE DEPOSIT

- Remote Deposit Capture
- View list of scheduled and completed deposits
- Pre-built integration with RDC vendor

ATM/BRANCH LOCATOR

- Find nearest ATM/branch
- View list in map
- View branch details
- Get directions
- Cardless cash withdrawal
- Advanced ATM location/status

ACCOUNTS

- Accounts list/dashboard
- Account details and statements
- Transaction search
- Apply for new account
- Account preferences
- Mortgage/deposit accounts
- Reward points
- Loan payoffs and stop payment

ALERTS

- Manage alert settings
- Get push notifications
- Apple Watch and Android Wear notifications
- Set travel alerts

PFM

- Expense trends
- Budget dashboard
- Categorize transactions
- Gamification
- Manage goals and budgets

PAYMENTS & TRANSFERS

- Pay biller and manage payees
- Transfers — one-time/recurring
- Transfer to external account
- View scheduled, recent transactions
- Update scheduled transfers
- eBills, eChecks and Wires
- Apple Pay
- SEPA transfers

CARDS

- View all cards
- Deactivate/stop/cancel card
- Request for card replacement
- Report lost/stolen card
- Request for new PIN
- Set card limits
- Change PIN

ASSISTED SERVICE

- Click to call
- Message center
- Reorder checks
- Chat bots
- Text chat
- Schedule appointment

STANDARD/AVAILABLE CORE INTEGRATIONS

- JHA Silverlake (jXchange)
- JHA CIF 20/20 (jXchange)
- JHA Core Director (jXchange)
- Fiserv DNA TCP/IP
- Fiserv DNA WebSource
- JHA / Symitar Episys (symXchange)

PROFILE MANAGEMENT

- Update mobile number
- View/update email ID
- View/update address
- Update username/password
- Update profile picture
- Manage multiple addresses

END-USER PREFERENCES

- Turn off TouchID, PIN-based login
- Turn off Quick Balance
- Set preferred account for transactions
- Online help
- Provide app feedback
- Document management
- Define accounts for Quick Balance

WHAT IS DN VYNAMIC?

DN Vynamic is the first end-to-end connected commerce software portfolio in the marketplace. Traversing mobile, ATM, POS, branch, kiosk, and online, DN Vynamic is a system of consumer engagement powered by data and analytics and is cloud/SAAS ready when you are. Built to enable the connectivity businesses of the future require, DN Vynamic extends beyond omnichannel to enable banks and retailers to create seamless, secure, personal connections across the digital and physical channels of today and tomorrow.

