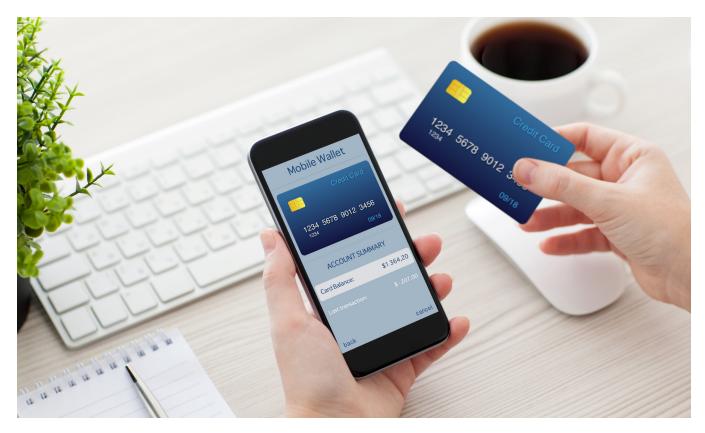# Maximize service levels, relationships and revenues from modern acquiring services

Today's acquirers face a barrage of constant challenges, including supporting new and emerging payments methods (wallets, BNPL, crypto, DCC, Pay by Bank, etc.); providing a highly secure and compliant path to least cost transaction authorization; battling the ever present and changing nature of fraud attacks; dealing with ever increasing payment volumes and managing peaks in demand: plus providing customers with real time data and analytics to manage their portfolios, claims, and more.

Vynamic® Acquiring can bypass the barriers of legacy infrastructure and enable access to modern technologies that fast-track innovation and reduce the cost of ownership— all without compromising compliance, security, reliability, or resilience. With a cloud-native, low-code architecture, FIs can disengage from the financial and operational burden of managing legacy systems, or free themselves from the limitations of existing service providers. Your organization can become more consumer-centric and deliver a wider range of transactions and functionality on your acquiring channels.

Increasing integration with third-party systems is a critical aspect of modern acquiring services. State-of-the-art fraud detection and value-add services, such as DCC, BNPL, tokenization, crypto, are all necessary in today's acquiring business. Using modern API services to seamlessly connect partners and other systems in your infrastructure, Diebold Nixdorf helps you protect the investments that have already been made, while also leveraging them to enable greater flexibility.

Vynamic Acquiring can help secure data, match your consumer needs with new and innovative user experiences, protect margins and increase efficiencies.

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Seize the opportunity to differentiate from competitors and offer innovation.

Our approach is holistic. Built on a microservices architecture, powered by Vynamic Transaction Middleware, our acquiring solution enables you to deploy common payment services from a single hub and use them repeatedly to reduce costs and drive new revenue.

TERMINAL DRIVING
Empowering machine management separate from a payment switch enables changes to self-service channels to be controlled locally and made in real-time, offering better opertational and cost controls, and consumer-centricity. Legacy ATM and next generation protocols are supported via modern APIs and facilitate advanced processes such as cash recycling.

INTELLIGENT DECISIONS
Control how to handle the routing of transactions and flow of data by applying rules and steps dynamically. New parameters and business rules can be based on the transaction types, terminal and even down to the merchant or consumer. You'll be able to route data using a variety of metrics or user-configured rules and deliver new revenue-generating transactions or payment types faster, across multiple systems, in a fraction of the time than it currently takes.

OUT-OF-THE-BOX SCHEME CONNECTORS
The architecture fully supports multiple communication protocols and specific message formats with the added ability to convert easily between them. Additionally, it manages interfaces with the major global and regional payment networks to ensure ongoing compliance, thus providing global connectivity and worldwide acceptance. Supports for ISO20022 standard as well as traditional ISO schemes.

ATM, POS, AND ECOMMERCE TRANSACTIONS
Evolve the ecosystem to co-exist with new technologies, handling card-based transactions as well as digital and card not present payments. A next generation platform enables your merchants to deliver a wider range of transactions and functionality improving operational costs and customer satisfaction.

STRONG DATA INTELLIGENCE & POOLING
Through a centralized collection pool, data can be replicated in near real time using our integrated data replication service and/or our defined APIs. The result is that data can be sent to all necessary support systems or remote third parties to process faster and improve overall operational efficiency. For reconciliation, the end of day processing cycle can start earlier, thereby providing timely settlement positions throughout the business day. For claims resolution, the increased data transparency simplifies employee workload and improves consumer engagement. The time savings allow fraud investigators to devote more time to more complex fraud cases and reduces the chance of making incorrect credits

To learn more, visit DieboldNixdorf.com/Payments

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