Growing revenue with more flexible, personalized, and secure debit and credit card processing

As pressure on banking intensifies from digital disruptors, payment options proliferate, bad actors grow increasingly capable, and the awareness and ability of consumers to choose how they pay increases, financial institutions require a greater degree of agility, security, and flexibility to process their debit and credit card transactions to protect and grow this important source of revenue.

Protecting sensitive data and ensuring the appropriate access to funds are paramount in card authorization flows. To stay ahead of fraudsters, safeguard consumer trust, and satisfy regulatory/compliance requirements, advanced technologies and support for alternative payment methods, including wallets, contactless, and 'tap and go', are a prerequisite in today's modern payments platforms. Vynamic® Issuing | Transaction Processing enables discrete business logic to be loosely coupled to provide advanced authentication, authorization, data transparency, and improved security for a multitude of payment options.

Our modern, PCI-SSF certified payments platform provides the ultimate in configurability and performance. Supporting some of the biggest card programs globally, DN can meet your card processing needs and offer flexibility to maximize the greatest opportunity now, with the ability to facilitate innovation and scale for the future. Vynamic Issuing is part of a suite of payment agnostic services, powered by Vynamic Transaction Middleware, our cloud-native, microservices architecture, and API connectivity that can enable banks to realize the desired end state of building once but using across multiple payment rails. It's truly a build-once-but-use-often design that will reduce overall operational costs, increase speed to market for alternative payment methods, support a variety of payment products, and quickly adapt to changes in regulations, schemes, or other protocols.

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With Vynamic Issuing, there is no longer a need for separate environments to support different payment types and services. Instead, FIs can re-use common payment services for consistency and speed to market.

CONSUMER AUTHENTICATION

Consumers should be allowed to choose which secure authentication options they want to use and when they want to use them. Vynamic Issuing enables support and management for all the current card authentication methods (CVV, PIN, EMV, Signature). In the future when the next option is adopted (e.g. biometrics), our microservices library houses components that can be reused, allowing quicker development cycles, not coding from scratch.

RISK MANAGEMENT

Connect in real-time or near real-time to industry-leading fraud detection platforms via APIs. Intelligent decision-making prior to or following a fraud response enables a more consumer-centric approach. Custom alerts and notifications can be configured for increased consumer confidence. In addition, the data security and access protocols follow the latest and most stringent security guidelines with 'tokenization' of data to protect downstream systems and reduce PCI scope, a valuable add-on option.

DIGITAL WALLETS

More and more cash transactions are shifting to mobile payment apps/ digital wallets. Vynamic Issuing supports digital card token processing, enrollment, and resolution to support mobile wallet payments, including ApplePay, etc., providing consumers with the ability to pay securely – how and when they prefer.

FINANCIAL CAPTURE

Process on-us ATM, POS, and e-commerce transactions directly without the need to connect to payment schemes, eliminating fees and speeding up transactions. Provide secure APIs to directly access consumer funds for debit and credits.

STAND-IN PROCESSING

Available in real-time to ensure transactions can be authorized 24/7 even when the core is unavailable and cannot get access to consumer funding account records. Vynamic Issuing securely stores copies of the latest consumer balance and/or account information, along with sophisticated risk exposure and management algorithms to enable businesses to continue without interruption, satisfying consumers, preserving revenues, and meeting compliance requirements.

Separating authentication, tokenization, and authorization into different services means new capabilities can be introduced faster across payment domains, and compliance and regulatory mandates more easily satisfied.

Is your organization ready to modernize its payments ecosystem? Let's discuss how we can help you develop an optimal migration plan.

Transaction Processing Functionality
Credit and Debit

Authentication	Authorization
PIN	**Flow** based decisioning
EMV	Financial authorization
CVV	**STIP** – Stand in authorization
Signature	**Rule** based decisioning

- Authentication and Authorization services available by multiple APIs
- Stand In – Multiple operation modes for balance updates and self-maintained transaction history
- Well structured Data Management – isolation by purpose
- Individual configurable check instructions Card Products, BINs, Card, Plastc, Consumer, Account
- Settlement Periods for clearing built-in
- Business Continuity Active/Active and Fully Blue/Green implementation incl. Monitoring
- Security built-in from scratch, PCI SSF certified, Key Management portal
- Multi Tenant Cloud Native Application

To learn more, **visit DieboldNixdorf.com.**

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