



DieboldNixdorf.com

# Company Overview

*Transforming the Way People Bank and Shop*

# Transforming the Way People Bank and Shop



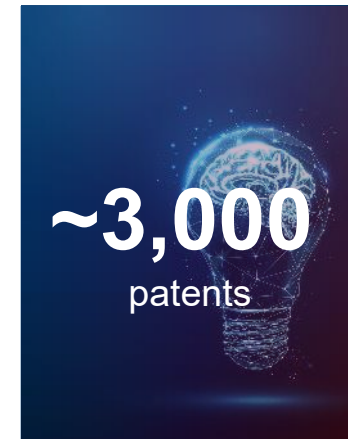
# Leveraging Our Substantial Expertise to Benefit Customers



**TOP 5**  
Provider for ATM  
& POS software<sup>2</sup>



Partnering with a  
majority of the world's  
**top 100 financial  
institutions** and **top 25  
global retailers**



**+2 M**  
Installed POS  
& ATMs<sup>2</sup>

1) Reported Financial Results for the 12 months ended Dec 31, 2024

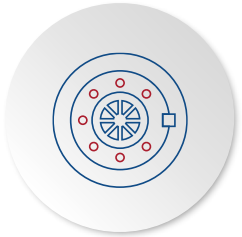
2) Datos Insights 2025, GAIS25 – Global ATM Market Report; Datos Insights 2025, Global EPOS and Self-Checkout



# A World Leader in More than 100 Countries + Markets



# A Modern FinTech, for 160+ Years



First circular vault door to protect against prying



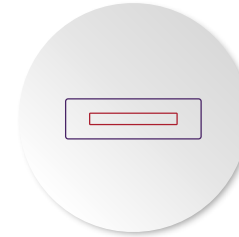
First to develop tear gas defense



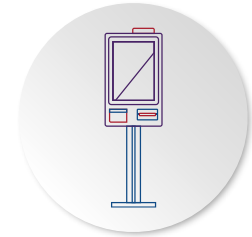
First voice recognition ATM



First ATM integrated with mobile



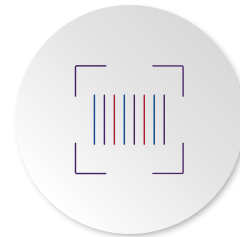
First long-edge, anti-skimming, secure card reader



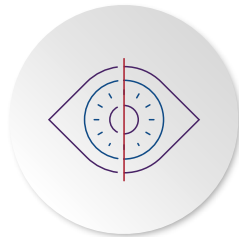
First kiosk in QSR



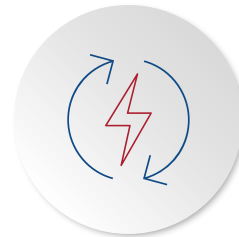
First to introduce drive-up banking



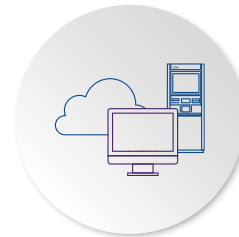
First electronic POS network system introduced in Europe



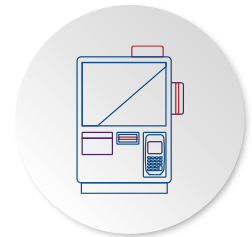
First iris recognition ATM



First green, flexibly powered ATM

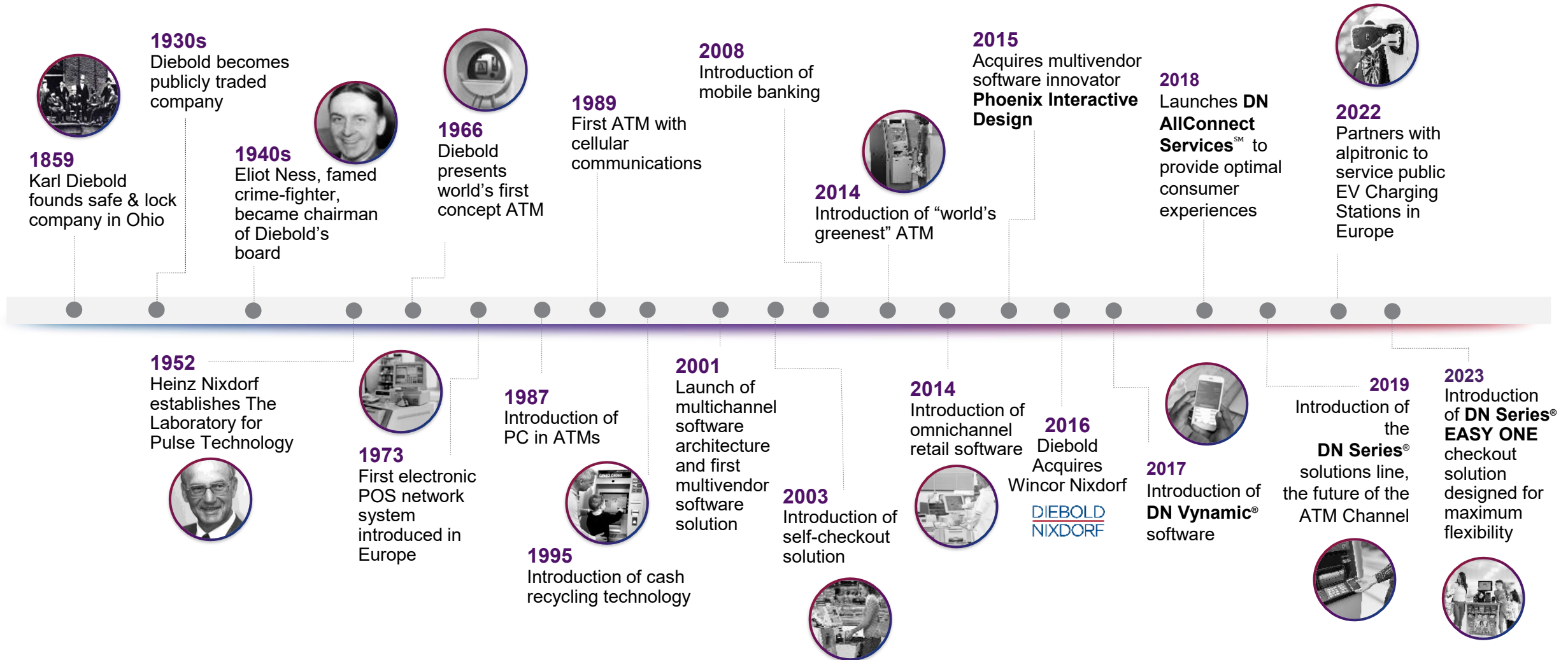


First stateless, FIT Client ATM



First self-service pilot in Europe

# A Modern FinTech, for 160+ Years





# Banking



# Key Partner to Financial Institutions



1) Datos Insights 2025, GAIS25 – Global ATM Market Report

2) IDC Financial Insights, 2024 IDC FinTech Rankings

3) Reported Financial Results in Banking segment for the 12 months ended Dec. 31, 2024

4) Datos Insights 2023, ATM Software

5) Datos Insights 2025, Deposit Automation and Recycling 2023; note: ADT = Automated Deposit Terminal



# Trusted Customers Around the World



## CASH MANAGEMENT

Reduces TCO and Achieves Cash Availability of 99.98%

- Services for a fleet of 1,025 DN self-service devices incl. DN Series™ cash recyclers
- Outsourcing of end-to-end self-service management and operations to DN including DN Cash Management Services



## AVAILABILITY

VACU is meeting its availability goal -- not just on serviceable hours but extended over the full 24-hour period

- DN Vynamic® Software
- DN Series™ ATMs
- 1st Line & 2nd Line Maintenance powered by DN AllConnect<sup>SM</sup> Data Engine



## SECURITY

Anti card-skimming technology provides increased security

- DN Series™ ATMs
- Vynamic® View monitoring software



## MANAGED SERVICES

Day-to-day ATM management with the latest technology


- DN Series™ ATMs
- An outsourced ATM fleet and fully-Managed Services elevate customer experience and efficiency
- Partnership with Diebold Nixdorf has resulted in cost savings of 30-40%

# Products to **Automate** the Way People Bank



## Built to Connect. Built for More.™

**DN Series®** provides financial institutions the ability to grow with their digital strategy and deliver the most integrated functionality in the smallest, most secure footprint.



**MORE  
PERSONALIZED**



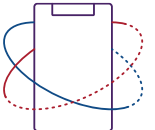
**MORE  
INTEGRATED**



**MORE  
AVAILABLE**



**MORE  
EFFICIENT**



**MORE  
FUTURE-READY**



**MORE  
SECURE**



# Services to Transform a Connected World

## DN AllConnect Services<sup>SM</sup>



### IMPLEMENTATION SERVICES

Deploy your technology swiftly and seamlessly

Standard Implementation

Advanced Implementation

Branch Implementation

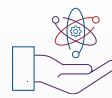


### MAINTENANCE SERVICES

Exceed the demands of an always-on world

First Line Maintenance

Second Line Maintenance



### MANAGED SERVICES

Unlock the opportunity with as-a-Service solutions

Monitoring & Event Management

Integrated Service Desk

Software Deployment

Security Management

Cash Management

Marketing Management

Transaction Management



Your Team. Powered by Ours.





# Vynamic® Software to **Digitize** Banking Journeys



## Terminal Software

Modern multivendor software family for ATM and TCR devices

### Vynamic Connection Points

#### VCP-Pro

- Integrates easily to deliver advanced transactions in a stateless environment

#### VCP-Lite

- Enables a traditional stateful operational model

#### VCP-Branch

- Connects TCR irrespective of the front-end application



## Operations

Integrated components to maximize and drive efficient operations.

### Vynamic Security

- Secure endpoints, connectivity & transactions

### Vynamic View

- Market-leading ATM availability with 24/7 remote incident detection and resolution



## Cash & Branch Automation

Connect physical and digital for lower operating costs and improved experience

### Vynamic Transaction Automation

- Core connection enabling advanced transactions and new functionality

### Vynamic Cash Management

- Optimized cash availability forecasting



## Transaction Processing

Modern cloud-native microservices payment system, powered by Vynamic Transaction Middleware.

### Vynamic Acquiring

- Standardized self-service terminal driving and acquirer switching

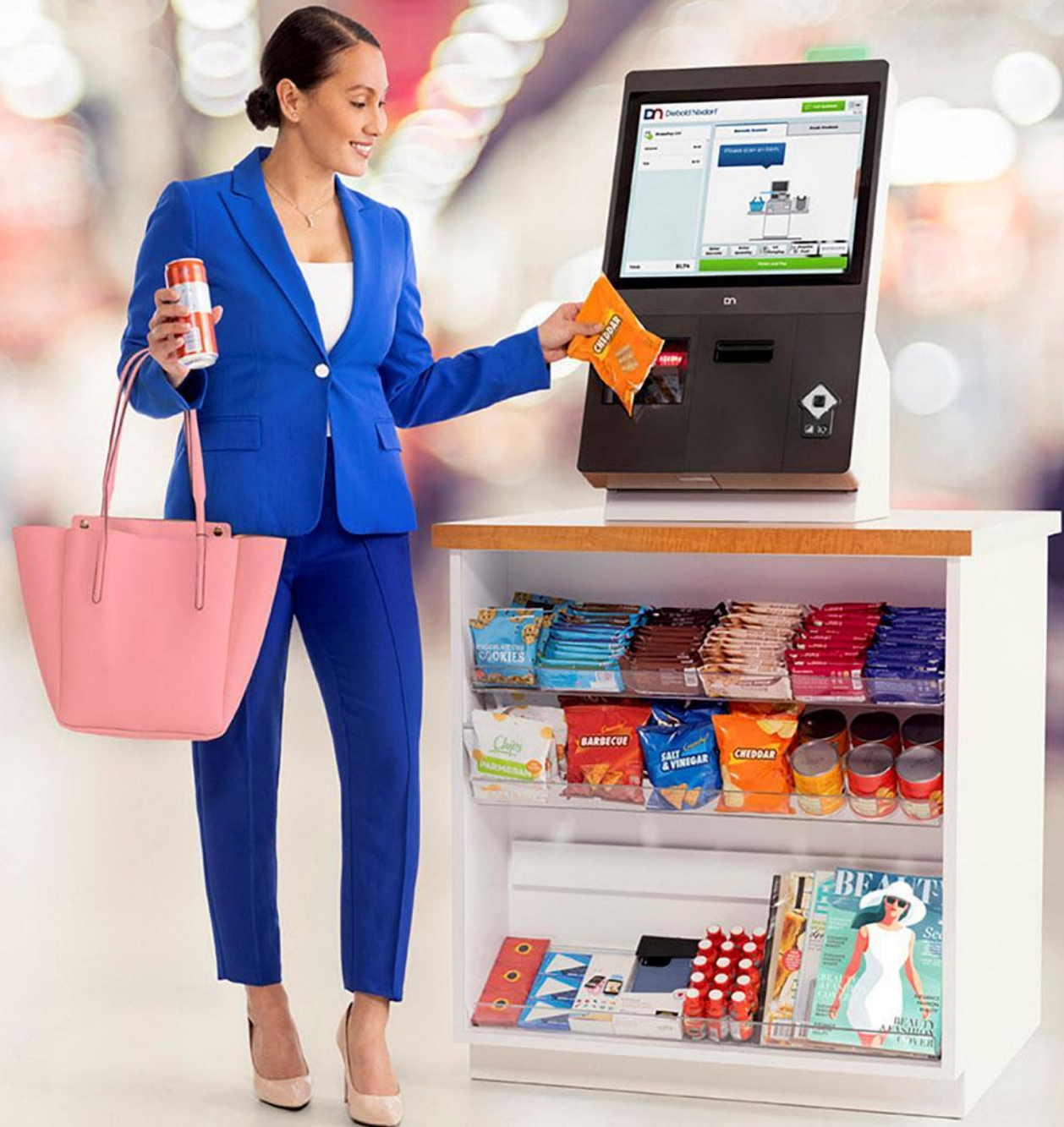
### Vynamic Issuing

- Issuer side processing across consumer and financial networks

### Vynamic Instant Payments

- Realtime payments with liability management

# Retail





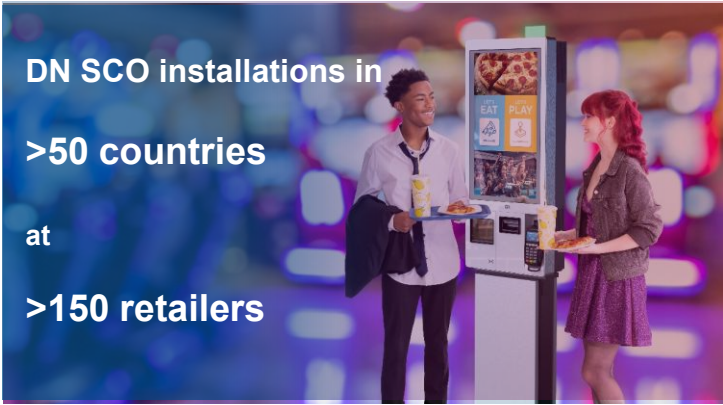
# Key Partner to Retailers



**#1**  
in retail EPOS  
& self-checkout  
deliveries in Europe<sup>3</sup>



**#1**  
For new general  
merchandise POS  
software installations<sup>2</sup>  
in EMEA, among top  
10 global providers



DN SCO installations in  
**>50 countries**  
at  
**>150 retailers**



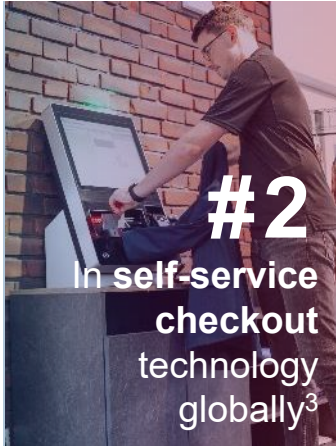
**7 out of 10**  
Global Fortune 500  
petroleum companies  
are Diebold Nixdorf  
customers<sup>4</sup>



**>1.3 M**  
global EPOS  
installations worldwide<sup>3</sup>



**#2**  
in the global  
market for self-  
ordering kiosks<sup>5</sup>



**#2**  
In self-service  
checkout  
technology  
globally<sup>3</sup>



**24 of the Top 25**  
retailers in Europe are our  
customers<sup>6</sup>



**~\$1B**  
in revenue<sup>1</sup>

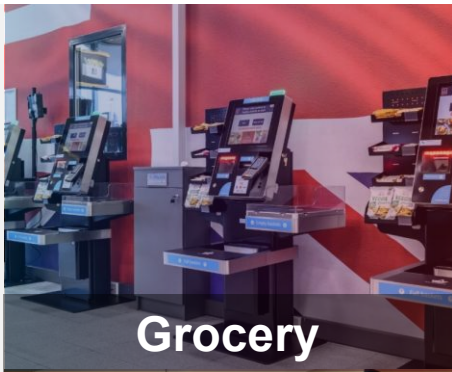


1) Reported Financial Results in Retail segment for the 12 months ended Dec 31, 2024  
2) Datos Insights 2023, Global POS Software – in General Merchandise, June 2022-June 2023  
3) Datos Insights 2025, Global EPOS and Self-Checkout - \*here for segment Grocery + General Merchandise combined  
4) Global Fortune 500 – The biggest Oil and Gas Companies in the World by Revenue in 2021 (published May 2022)  
5) Datos Insights 2024, Global Self-Ordering Kiosks, as of June 2023  
6) Deloitte Global Powers of Retailing 2023, ranked by retail revenue 2021 (published Feb. 2023)  
Top retail supplier awards are presented by Lebensmittel Zeitung and by the EHI Retail Institute.





# Trusted Customers Around the World



## Grocery

**More choice, more service,  
more customer satisfaction**

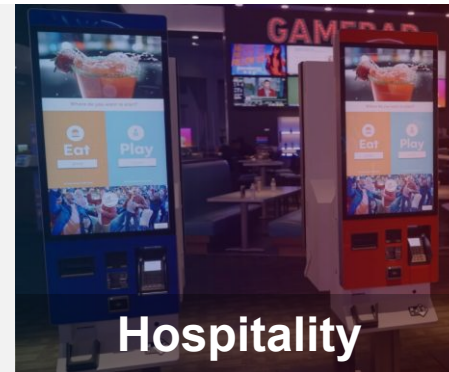
- Storevolution™ Advisory Services
- DN Series™ EASY self-checkout
- DN AllConnect Services<sup>SM</sup>



## Fashion

**Increased customer  
satisfaction due  
to faster checkout**

- Assisted and self-checkout solutions
- Dynamic software
- DN AllConnect Services<sup>SM</sup>



## Hospitality

**Efficiency boost with  
self-service technology**

- DN self-ordering terminals
- Intuitive user interface
- DN AllConnect Services<sup>SM</sup>

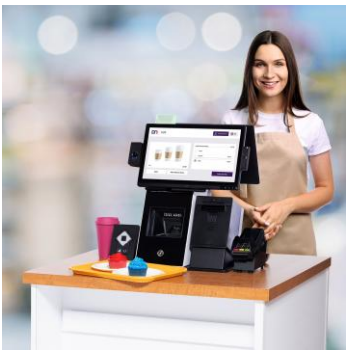


## Fuel & Convenience

**Consistent and seamless  
consumer experience**

- Preferred global partner for operational services and retail technology
- Modernization and transformation program targeting advanced operational efficiency and resilience

# Products to **Automate** the Way People Shop



**Built for the Storevolution.™**  
**Built for More.**

**Our integrated self-service and checkout solutions** enable frictionless consumer and staff journeys across all channels.



**FLEXIBLE  
JOURNEYS**



**CONNECTED  
EXPERIENCES**



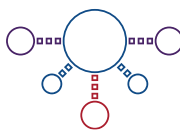
**INTEGRATED  
CHANNELS**



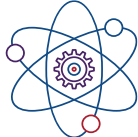
**MORE  
MODULAR**



**MORE  
AVAILABLE**



**MORE  
OPEN**

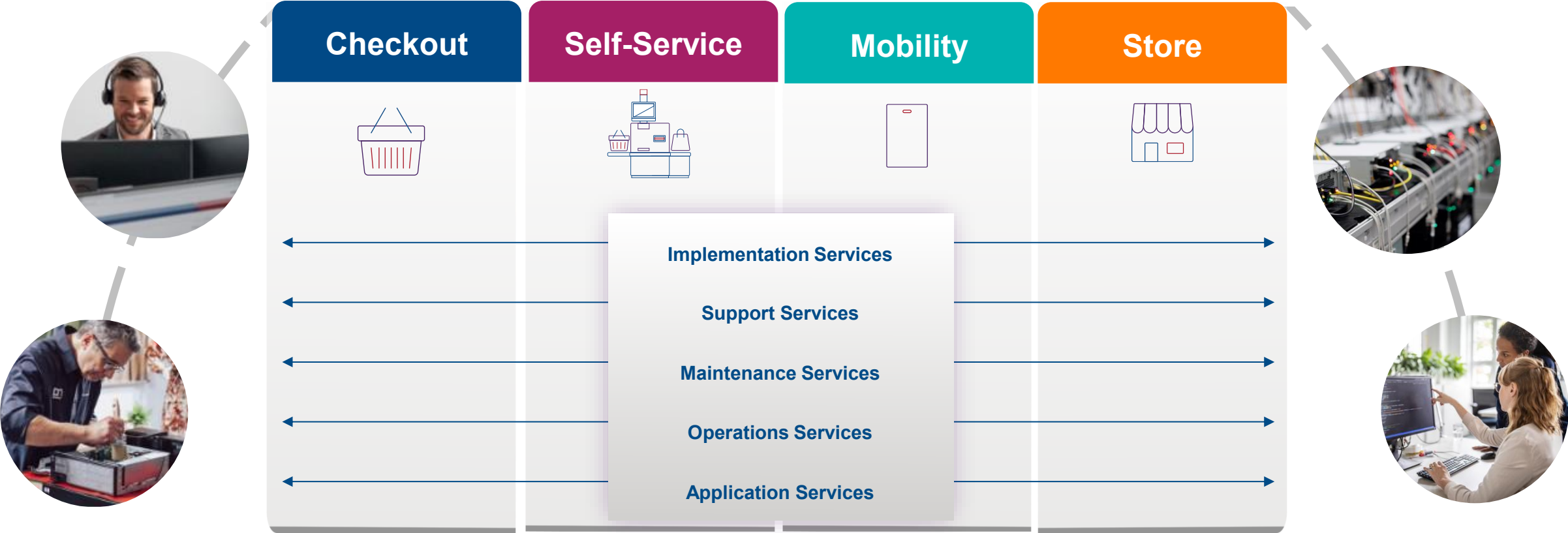


**MORE  
INNOVATIVE**



# Services to Transform a Connected World

## DN AllConnect Services<sup>SM</sup> for Retail





# Software to Digitize Retail Journeys

## DN Vynamic® Software

### Vynamic® Retail Platform



#### VYNNAMIC® FCx

POS Software for Fuel and Convenience



#### VYNNAMIC® SFx

POS Software for Specialty and Fashion



#### VYNNAMIC® GRx

POS Software for Grocery



#### VYNNAMIC® DIGITAL RECEIPT

A digital receipt solution that easily integrates into POS systems.



#### VYNNAMIC® ENGAGE

A solution for managing and delivering mass and personalized rewards and cross-channel execution.



#### VYNNAMIC® ADVANCED ANALYTICS

A data analytics and visualization platform that empowers organizations to make data-driven decisions.



#### VYNNAMIC® CPaaS

Helps retailers stay continuously, simply and efficiently compliant with fiscal and legal regulations.

### Self-Service



#### VYNNAMIC® SELF-SERVICE

Transforms complex integration tasks into efficient, streamlined processes with a flexible platform and open APIs.

#### VYNNAMIC® Self Service modules:

VYNNAMIC® SMART ASSIST

VYNNAMIC® ENTERPRISE

VYNNAMIC® SMART VISION | AGE VERIFICATION

VYNNAMIC® SMART VISION | FRESH PRODUCE RECOGNITION

VYNNAMIC® SMART VISION | SHRINK REDUCTION

VYNNAMIC® CASH

VYNNAMIC® SCALE



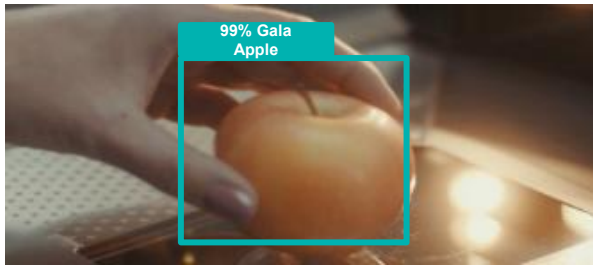
#### VYNNAMIC® PERSONAL SHOPPER

Designed for personalized mobile shopping experiences.

An open platform for connected retailers.

# Artificial Intelligence and the Evolution of Checkout

Augmenting self-service checkout solutions to reduce friction and minimize shrink loss—unlocking value for existing customers and creating entry point to new logos.



## Vynamic® Smart Vision Fresh Produce Recognition

Recognizes unpackaged fresh produce items, whether loose, in plastic bags, reusable nets, or pre-packaged, fully automatically.

Up to  
**67%**  
Increase in  
Process  
Speed



## Vynamic® Smart Vision Age Verification

Enables customers to verify their age automatically without waiting for a store assistant.

Up to  
**75%**  
Reduction in  
Employee  
Intervention



## Vynamic® Smart Vision Shrink Reduction

Addresses the leading cause of loss in retail. Our computer vision technology prevents loss at self-checkout.

Up to  
**73%**  
Reduction in  
Shrinkage

# Leadership Team



**Octavio Marquez**  
President and Chief  
Executive Officer

BUSINESS SEGMENTS AND  
OPERATIONAL EXCELLENCE



**Retail and Banking** are the commercial centers of our organization, with the primary focus of delivering value to our customers. Our **Operational Excellence** teams focus on developing innovative, customer-driven products and services -- while maintaining a laser focus on operational rigor and discipline.



**Joe Myers**  
Revenue



**Frank Baur**  
Operations

ENABLEMENT  
FUNCTIONS



**Enablement Functions** effectively support our entire organization, pushing for continuous performance improvement.



**Tom Timko**  
Finance



**Lisa Radigan**  
Administration



**Teresa Ostapower**  
Digital / IT



**Susan Malcolm**  
Ethics &  
Compliance





# Diebold Nixdorf ESG — Contributing Toward a More Sustainable World



Planet

GREEN PRODUCTS/SOLUTIONS  
SUSTAINABLE SUPPLY CHAIN  
WASTE/WATER MANAGEMENT  
CARBON FOOTPRINT



People

CULTURE  
LABOR/HEALTH/SAFETY  
HUMAN RIGHTS  
GIVING BACK TO THE COMMUNITY



Performance

CLIMATE RELATED RISKS & OPPORTUNITIES  
COLLABORATION WITH SUPPLIERS  
STAKEHOLDER ENGAGEMENT  
AUDIT & RISK OVERSIGHT

As a global organization, the work we do touches many lives and communities in many ways. We are committed to connecting commerce for our customers and consumers: in ways that protect, care for and minimize harm to the **environment**; through caring **social citizenship** by fostering a culture where everyone is accepted, valued and supported, and giving back to our communities; ensuring best **practices in governance** on behalf of all our stakeholders; while **growing our business in sustainable ways** through our commitment to our values and ethics.





# Global Employer of Choice





*Transforming the Way People Bank and Shop*

Thank You

