Multivendor Terminal Software | VCP Lite

Seamless Integration Into Host Environments in a States-and-Screens Ecosystem





ATM usage continues; According to the Nielsen International Financial Services Consumer and Technology Survey*

- 44% of Millennials use ATMs for cash transactions at least weekly
- 42% of GenZ and Millennial financial consumers use ATMs for cash transactions at least weekly

While driving consumer engagement is essential for the future of banking, capitalizing on efficiencies is just as important. VCP Lite is designed for easy integration into existing host environments, providing an "out of the box" deployment on the two most common transaction protocols in the financial services industry. The vendor-independent nature of the software, which is achieved by the support of the industry standard CEN/XFS, reduces operational costs normally attributed to managing many versions of existing ATM software.

STATEFUL APPLICATION FOR THE MOST COMMON SWITCH-SUPPORTED TRANSACTIONS

The access to the host system is performed through the use of a host protocol framework widely used, tested and trusted for almost 20 years. As a stateful solution, the functions provided on the client-side are determined by the options that are offered by the terminal driving software. Fully compliant with PCI PA-DSS, EMV and Remote Key Loading, VCP Lite can reduce operational costs while meeting the demands of today's self-service networks.

- Provides a turnkey solution for cash dispense and multifunction terminals in an NDX/91X ecosystem.
- Includes standard functions such as bill payments, cash-in, check-in and cash recycling.
- Accommodates business-driven capability expansion and upsell scenarios with add-on modules.

USER INTERFACE FOR EASE OF CUSTOMIZATION AND BRANDING

The graphical user interface (GUI) is created with a standard graphics package defined by the protocol. Common video and image formats are supported. The add-on option Web Extensions, an HTML interface including all the benefits of modern web technology, offers a rich self-service consumer experience.

- Create attractive graphical and webbased screens with almost unlimited options without the need to modify the application logic.
- Locally store graphics, texts and keys and other graphical control elements, as well as multimedia components like sounds, videos and animations.
- Modify the user interface during runtime using standard products, no IT resources required.

PREPACKAGED ADD-ONS FOR MONITORING, MARKETING AND SECURITY

VCP Lite easily supports complementary DN Vynamic™ Software products to provide complete management of the self-service solution. This includes standard Vynamic View Operations Management, Vynamic Marketing and Vynamic Security.

- With Vynamic Marketing, customers can be contacted via personalized advertising utilizing data from all channels supporting the HTTP protocol.
- The Vynamic Security Suite heightens the protection around other applications running on the terminal, and can ensure that only the functionality and services required for ATM operations are enabled. It also ensures rules are set as to what can run when and where.
- The Vynamic View Suite of managers allows FIs to maximize availability, automate processes and reduce cost of device ownership.
- Supports Vynamic View and Vynamic Marketing hosted in the cloud.

Source: Online survey commissioned by Diebold Nixdorf, conducted across 11 countries globally between March 5 – March 28, 2021 Target group: Financial service consumers aged 18+

¹ Requires web add-on

VCP Lite provides support for the following functions and services. Some are enabled by default in the VCP Lite Application while others will require additional PS effort to enable.

GENERAL FUNCTIONS & SERVICES:

- Rear balancing
- Text-to-speech and screen blank for privacy
- Barcode support (reading/printing)
- Support of Diebold Nixdorf CCMS cassette technology
- CEN/XFS 3.20 compliant application
- EJU (Electronic Journal Upload)
- GDI printing
- Multi-language support
- Multi-currency capabilities
- Power-suspend mode for hardware components
- · Receipt and journal printing
- Support of European Central Bank regulations SEPA
- Two-color printing
- Unicode support (SOP and journal)
- UPS support
- Support of AANDC emulation, 912/DDC emulation, inclusive of EMV, RKL, Cash Deposit and Check Deposit
- MACing
- Triple DES security
- PCI PA-DSS Compliance
- EMV support
- · Remote key loading
- Vynamic marketing
- Enabled for cash management

TRANSACTIONS SUPPORTED

- Withdrawal (notes and coins)
- Fast cash
- Balance inquiry
- Payment
- PIN change
- E-Journal store and forward
- Bundle cash deposit
- Single and bulk check processing
- Mixed media (cash and check) processing
- Cash recycling
- Check-order
- Coin deposit
- Envelope deposit cash or checks
- · Statement and mini-statement printing
- Transfer between own accounts

PCI PA-DSS SUPPORT

VCP Lite supports the specification of the PCI standard for Payment Applications PCI PA-DSS V 3.2, which includes:

- Protection of card holder information against theft/manipulation
- Secure communication via TLS
- Software design, development and testing according to the PCI PA-DSS requirements
- PCI PA-DSS Implementation Guide describing how VCP Lite needs to be installed and configured so that PCI-DSS certification can be achieved.

Note: VCP-Lite is powered by ProCash