



NEWS RELEASE

Diebold Nixdorf and Cecabank Join Forces to Offer a Comprehensive 'ATM-as-a-Service' Solution

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Partnership enables financial institutions and ATM operators to increase efficiency while lowering costs and reducing risk

MADRID and NORTH CANTON, Ohio – Cecabank, a Spanish wholesale bank specializing in securities services, treasury, payments and digital solutions, and Diebold Nixdorf, a world leader in driving connected commerce for the banking and retail industries, today announced a long-term strategic alliance that enables financial institutions and other ATM network owners to outsource end-to-end operations of their self-service network.

The outsourcing agreement includes cash availability and distribution, national and international ATM transaction processing, and ATM transaction acquiring solutions. In addition to **DN Series™** ATMs, the solution also includes the financial application that is loaded on the ATM and the server software powered by **Vynamic™**. This software efficiently runs the self-service network and the remote ATM management application and provides the highest standards of security and regulatory compliance required for self-service channels.

Financial institutions' operating models and revenue streams are increasingly challenged by ongoing security and compliance updates, costly cash management processes and increasing investments needed for technology modernization. The collaboration between Cecabank and Diebold Nixdorf provides a comprehensive service through which financial institutions can reduce the complexities of this channel, lower their internal costs and



decrease their risks due to non-compliance with regulations, security or obsolescence all while improving consumer experiences and bolstering revenue-generating opportunities through self-service.

Both partners have strong credentials in financial self-service and payments solutions. Diebold Nixdorf holds the largest market share of ATMs globally and is a leader in applications and multi-vendor monitoring solutions for ATMs, with more than 3,000 industry professionals specialized in services and transition projects.

Cecabank offers flexible and innovative point-of-sale and ATM acquiring and card payment processing, e-commerce and mobile payment solutions, backed by more than 30 years of experience. Its scale as a bank guarantees the highest standards of security and regulatory compliance, processing more than 850 million card transactions per year involving the settlement of around 120 million euros per day with a service availability of more than 99.998%. In addition, Cecabank has cash depots throughout Spain to respond immediately to any ATM loading request and manage cash leftover from unloading. This agreement will also help Cecabank expand their service to other countries and geographical areas.

Juan José Gutiérrez, corporate director of technology services of Cecabank, said, "This alliance allows Cecabank to reinforce its position as a specialist B2B provider of payment banking services, allowing financial institutions to delegate their ATM network in a comprehensive manner, with the peace of mind that they will have the highest standards of security and regulatory compliance."

Luis Carlos Rodríguez, general manager of Diebold Nixdorf Spain, said: "Financial institutions are demanding new, more efficient and scalable forms of service delivery. This alliance further strengthens our comprehensive 'ATM-as-a-Service' solution and allows us to cover 100% of the self-service channel needs of any bank."

About Cecabank

Cecabank is the leading Spanish wholesale bank in Securities Services. It supports the business projects of different financial institutions. It offers financial and technological solutions tailored to its clients' needs and is present in the main European markets. For more information about Cecabank, please visit <https://www.cecabank.es>.

About Diebold Nixdorf

Diebold Nixdorf, Incorporated (NYSE: DBD) is a world leader in enabling connected commerce. We automate,

digitize and transform the way people bank and shop. As a partner to the majority of the world's top 100 financial institutions and top 25 global retailers, our integrated solutions connect digital and physical channels conveniently, securely and efficiently for millions of consumers each day. The company has a presence in more than 100 countries with approximately 22,000 employees worldwide. Visit www.DieboldNixdorf.com for more information.

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