Diebold Nixdorf, Inc.

Investor Presentation

February 2022



www.dieboldnixdorf.com

Forward-looking Statements

This document contains statements that are not historical information are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, including statements regarding potential impact of the ongoing coronavirus (COVID-19) pandemic, anticipated revenue, future liquidity and financial position. Statements can generally be identified as forward looking because they include words such as "believes," "anticipates," "expects," "could," "should" or words of similar meaning. Statements that describe the company's future plans, objectives or goals are also forward-looking statements. Forward-looking statements are subject to assumptions, risks and uncertainties that may cause actual results to differ materially from those contemplated by such forward-looking statements. The factors that may affect the company's results include, among others: the duration and overall impact on the company and its business of the global supply chain complexities that the company is currently facing, including delays in sourcing key components as well as longer transport times, especially for container ships and U.S. trucking, given the company's reliance on suppliers, subcontractors and availability of raw materials and other components; the ultimate impact of the ongoing COVID-19 pandemic, including further adverse effects to the company's supply chain, maintenance of increased order backlog, and the effects of any COVID-19 related cancellations; the company's ability to continue to achieve benefits from its strategic initiatives such as DN Now and its digitally enabled hardware, services and software strategy; the success of the company's new products, including its DN Series line and EASY family of retail checkout solutions; the impact of a cybersecurity breach or operational failure on the company's business; the company's ability to generate sufficient cash to service its debt or to comply with the covenants contained in the agreements governing its debt; the company's ability to attract, retain and motivate key employees; changes in the company's intention to further repatriate cash and cash equivalents and short-term investments residing in international tax jurisdictions, which could negatively impact foreign and domestic taxes; the company's success in divesting, reorganizing or exiting non-core and/or non-accretive businesses and its ability to successfully manage acquisitions, divestitures, and alliances; the outcome of the appraisal proceedings initiated in connection with the implementation of the Domination and Profit Loss Transfer Agreement with the former Diebold Nixdorf AG and the merger/squeeze-out; the impact of market and economic conditions, including the proliferation of cash and any deterioration or disruption in the financial and service markets, including the bankruptcies, restructurings or consolidations of financial institutions, which could reduce the company's customer base and/or adversely affect its customers' ability to make capital expenditures, as well as adversely impact the availability and cost of credit; competitive pressures, including pricing pressures and technological developments; changes in political, economic or other factors such as currency exchange rates, inflation rates (including the impact of possible currency devaluations in countries experiencing high inflation rates), recessionary or expansive trends, taxes and regulations and laws affecting the worldwide business in each of the company's operations; the company's ability to maintain effective internal controls; unanticipated litigation, claims or assessments, as well as the outcome/impact of any current/pending litigation, claims or assessments; the effect of changes in law and regulations or the manner of enforcement in the U.S. and internationally and the company's ability to comply with government regulations; and other factors included in the company's filings with the SEC, including its Annual Report on Form 10-K for the year ended December 31, 2020 and in other documents that the company files with the SEC. You should consider these factors carefully in evaluating forward-looking statements and are cautioned not to place undue reliance on such statements. The company assumes no obligation to update any forward-looking statements, which speak only to the date of this document.

Use of Non-GAAP Financial Information

To supplement its condensed consolidated financial statements presented in accordance with GAAP, the company considers certain financial measures that are not prepared in accordance with GAAP, including non-GAAP results, adjusted diluted earnings per share, free cash flow/(use), net debt, EBITDA, adjusted EBITDA and constant currency results. The company calculates constant currency by translating the prior year results at current year exchange rates. The company uses these non-GAAP financial measures, in addition to GAAP financial measures, to evaluate its operating and financial performance and to compare such performance to that of prior periods and to the performance of its competitors. Also, the company uses these non-GAAP financial measures in making operational and financial decisions and in establishing operational goals. The company also believes providing these non-GAAP financial measures to investors, as a supplement to GAAP financial measures, helps investors evaluate its operating and financial performance and trends in its business, consistent with how management evaluates such performance and trends. The company also believes these non-GAAP financial measures may be useful to investors in comparing its performance to the performance of other companies, although its non-GAAP financial measures are specific to the company and the non-GAAP financial measures of other companies may not be calculated in the same manner. The company provides EBITDA and adjusted EBITDA because it believes that investors and securities analysts will find EBITDA and adjusted EBITDA to be useful measures for evaluating its operating performance and comparing its operating performance with that of similar companies that have different capital structures and for evaluating its ability to meet its future debt service, capital expenditures and working capital requirements. The company is also providing EBITDA and adjusted EBITDA in light of its credit agreement and the issuance of its secured and unsecured senior notes. For more information on non-GAAP Financial Measures, please refer to the “Supplemental Slides.”

Diebold Nixdorf is the Global Leader in Connected Commerce

Largest global ATM installed base[1]

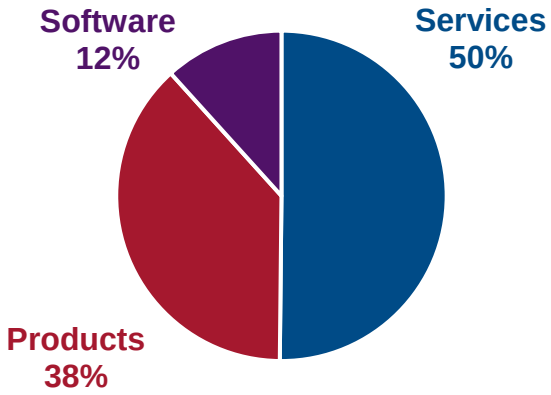
#1 ATM multivendor monitoring software[2]

#1 Retail footprint in Europe[3]

#1 Global self-ordering kiosk supplier[4]

Over 100 countries

~$4.0 billion in diversified revenue[5]





BANKING

~70%
of revenue



RETAIL

~30%
of revenue

1) Source: RBR 2021, Global ATM Market and Forecasts to 2026
2) RBR 2021, ATM Software 2021
3) RBR 2021, Global EPOS and Self-Checkout
4) RBR 2020, Global Self-Ordering Kiosks
5) Company net sales for the twelve months ended December 31, 2021

Our Vision

To be the undisputed leader in self-serve technologies and automation by:

Accelerating **market share growth in ATM Products.**

Building momentum in **Retail Self-Checkout** and **next-generation cloud Retail Software.**

Leading the industry evolution through our **Managed Services** solutions.

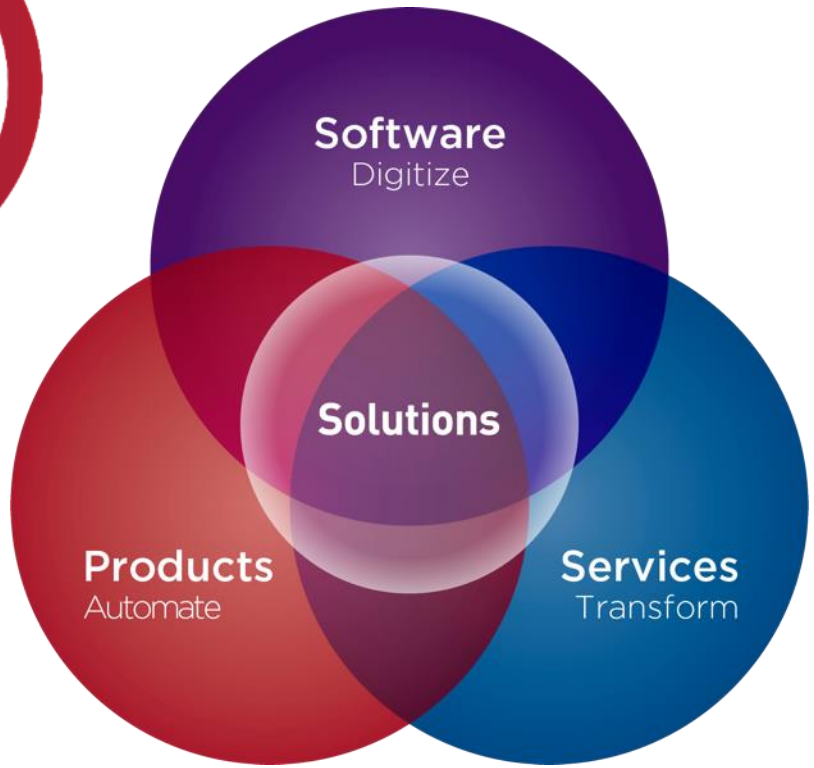
Building a leadership position **in cloud-native Payment Software** supported by related value-add digital solutions.

Extending our **strong Services capability** into EV charging.

…while Delivering Robust Sustainable Improvements in Free Cash Flow.

Critical Technology Partner to Financial Institutions and Retailers





INTEGRATE self-service, digital and physical channels

ENHANCE operational efficiency

ENABLE personalized journeys

Growth Strategy Built on Foundational Strengths

Foundational Strengths



Product-Related Services



Terminal Software



Self-Service Products for Banking



Point-of-Sale Products for Retail

Advanced Capabilities

Drive Growth Opportunities



Managed Services



Value-Add Digital Software



Cash Recycling & Automated Deposit for Banking



Self-Checkout Solutions for Retail

Banking Solutions

Comprehensive Suite of Banking Solutions

Services

- Maintenance and Availability Services
- Total Implementation Services
- Self Service Fleet Management
- Branch Design and Deployment
- Branch Management and Advisory Services

Suite of Managed Services

Products



Indoor Lobby ATMs



Cash Recyclers



Intelligent Deposit Terminals



Through-the-Wall ATMs



Drive-up ATMs

Software



CHANNELS
Vynamic Connection Points
Vynamic Branch Transformation
Vynamic Digital



EXPERIENCE
Vynamic Engagement & Personalization



OPERATIONS
Vynamic Availability
Vynamic Cash Management
Vynamic Security



PAYMENTS
Modernizes your payments and processing ecosystem

Key Partner to Financial Institutions

Serving the majority of the **Top 100** financial institutions globally



#1 in Total ATM Application and Monitoring Software[4]



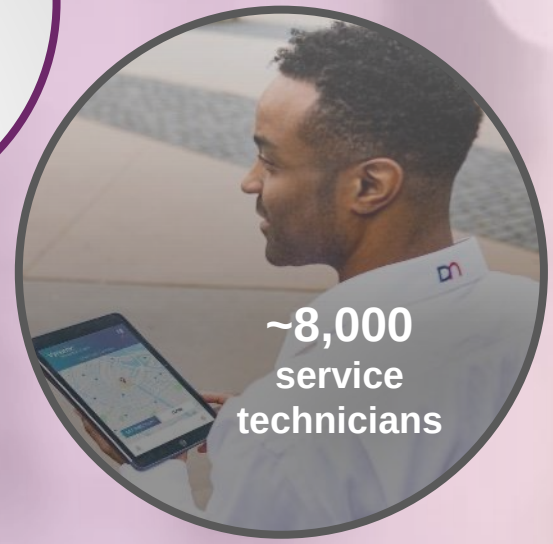
#1 in **ATMs installed globally**[1]

Global leader of the ADT market[5]

Ranked Top Ten in the **2021** IDC FinTech Rankings[2]

Leading global market share[1] for ATMs

~$2.7 billion in annual revenue[3]



1) RBR 2021, Global ATM Market and Forecasts to 2026
2) IDC Financial Insights, 2021 IDC FinTech Rankings
3) Reported Financial Results for the 12 months ended Dec 31, 2021
4) RBR 2021, ATM Software 2021
5) RBR 2020, Deposit Automation and Recycling 2019; note: ADT = Automated Deposit Terminal

Why We Win with DN Series™



Competitive Advantages

- ✓ Modular and upgradeable design
- ✓ Intelligent use of IoT & machine learning (AllConnect Data Engine)
- ✓ Higher capacity cassettes in a smaller footprint
- ✓ Improved physical and digital security features
- ✓ Branding & personalization options
- ✓ Significant performance improvements

Successful DN Series™ Installations Worldwide



Case Study: ČSOB

CHALLENGES

- Deploy best-in-class ATMs with a higher cash processing rate, increased speed and reduced energy consumption
- Strengthen customer safety and security by providing more protection against physical, data and cyber-attacks
- Future-proof ATM investment and functionality
- Lay groundwork for tellerless and unattended branches

SOLUTION

- Hardware Lifecycle Management and Total Implementation Services for a fleet of over 1,000 DN self-service devices (dispensers, recyclers and kiosks) incl. DN Series™
- Outsourcing of end-to-end self-service management and operations to DN

IMPACT

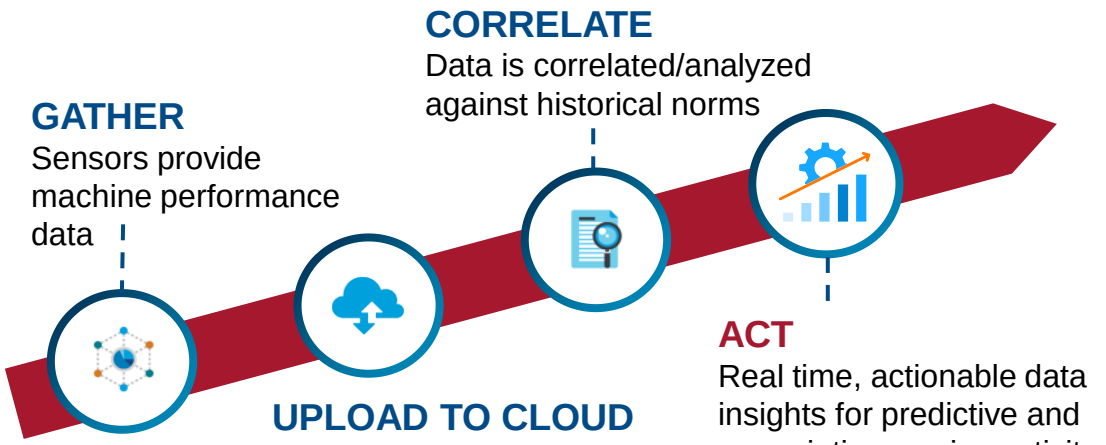
- Cost of cash reduction & increased availability: ATM uptime of 99.8%
- Increased sustainability due to DN Series low energy consumption, fewer on-site repairs and CIT visits
- Large capacity cash recyclers reduce need for frequent cash services & allow smooth transition to tellerless mode
- Always-on security and compliance; enhanced protection against physical/ cyber attacks
- Effective and cost-efficient targeted marketing campaigns
- Streamlined in-house operations team
- Branch employees have more time to serve, advise, and grow revenue



"**We are very satisfied with the DN Series.** It's a new modern ATM with significantly larger touch screen with is more ergonomic and easier for our clients to use. It's a much more secure device and it has a large-volume cash recycler which means more cash can get in and we don't need such frequent cash-in-transit services, which is a big cash saver. And… **it is the most sustainable ATM in the world** which is very important to us."
-*Martin Eyberger, Head of Operations and Development, CSOB*

Improving Service Levels with AllConnect Data Engine

Data-Driven Approach to Services



Benefits

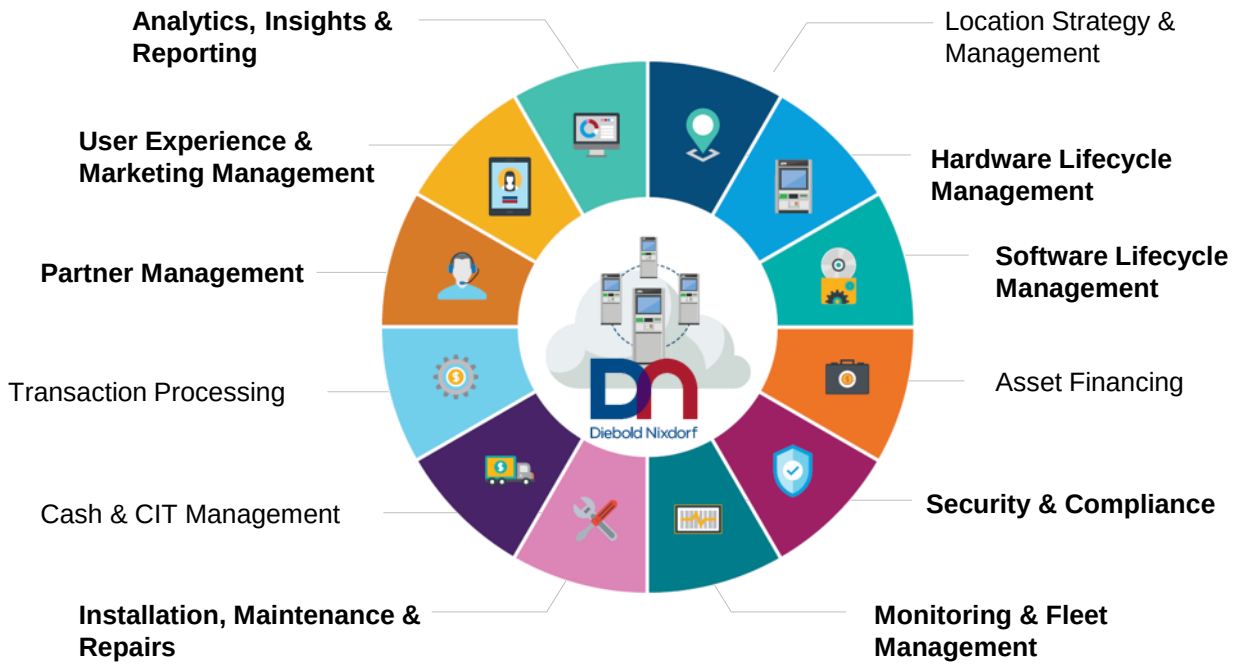
- Reduce failure rate
- Optimize technician utilization
- Improve spare parts efficiency
- Maximize system availability
- Optimize availability & the consumer experience



Recognized by The Technology & Services Industry Association (TSIA) as a winner of the "Best Practices in the Delivery of Felid Services" category with their STAR award for our AllConnect℠ Data Engine

Managed Services

Capabilities



Customer Case Study

Impact for VyStar Credit Union

- **99.5%** availability
- **Seamless** software deployment and compliance
- Achieved **world-class** level of security protection
- **Proven** business continuity plan
- **Increased** efficiencies and **freed** up internal resources
- Increased member **satisfaction** through **personalization** of the user experience
- Using 8 of our 12 offered services

"Partnering with Diebold Nixdorf has been a continuously positive experience. They have always delivered against all new requirements, which is the reason why we keep entrusting them with more aspects of our ATM operations." *-Melissa Thomas, SVP Operations and Payments, VyStar Credit Union*

Vynamic Banking Software Portfolio



START with a comprehensive solution

- NextGen web-enabled ATM multivendor
- Mobile, Vynamic APIs

EXPAND with digital capabilities

- Video, Marketing, Cardless Cash, Teller
- Monitoring, Security, Cash Management
- Device handling / Transaction middleware

ADD payment services

- Cloud, micro-services payment switching
- Debit, ATM, Teller, IVR, POS, Real Time, P2P
- MC Cirrus, MC Maestro, Visa DPS, Visa Interlink, STAR NE, eftpos, Union Pay, JCB, Amex
- Fraud, Settlement & Clearing
- Deployment underway at a top 10 global bank

Retail Solutions

Comprehensive Suite of Retail solutions

Products

- ePOS Systems
- Self-Checkout
- Interactive Kiosks
- Retail Cash Management
- Peripherals

Services

- Maintenance and Availability Services
- Total Implementation Services
- Managed Self Service
- Managed Mobility Services
- Horizontal Managed Services

Suite of Managed Services

Software

- Vynamic POS
- Vynamic Digital
- Vynamic Engage
- Vynamic Self Check Out
- Vynamic FCx Fuel & Convenience
- Professional Services

Key Partner to Retailers

#1
Globally in new POS software installations[2]





#1
in the global market for self-ordering kiosks[5]





Top 10
Global Fortune 500 petroleum companies are Diebold Nixdorf customers[4]





TOP SUPPLIER RETAIL 2021
TOP SUPPLIER RETAIL 2020
TOP SUPPLIER RETAIL 2019
TOP SUPPLIER RETAIL 2018
TOP SUPPLIER RETAIL 2017
TOP SUPPLIER RETAIL 2016
TOP SUPPLIER RETAIL 2015

1) Reported Financial Results for the 12 months ended Dec 31, 2021
2) RBR, Global POS Software 2021 – in new POS software installations June 2020-June 2021 - for segment General Merchandise
3) RBR 2021, Global EPOS and Self-Checkout 2021 (data per end 2020)
4) Global Fortune 500 – The biggest Oil and Gas Companies in the World by Revenue in 2020
5) RBR, Global Self-Ordering Kiosks 2020
6) Deloitte Global Powers of Retailing 2021, ranked by retail revenue 2019
Top retail supplier awards are presented by Lebensmittel Zeitung and by the EHI Retail Institute.

Retail Trends Present Opportunities for Value Creation for DN

Consumer/Market Trends

- **Low Touch Economy**
- **On-demand Consumption**
- **One Click Disruption**
- **Shift to Digital Channels**
- **Ethical, Wellness & Sustainable**

Retailer Priorities



Leverage self-service to deliver friction-free consumer shopping experiences



Evolve role of in-store staff to support customer interactions across multiple channels



Flexible store formats enabled by technology to serve multiple journeys and channels



Complement physical journeys with software-driven digital journeys



Meet consumer expectations and commitments on ethics and sustainability

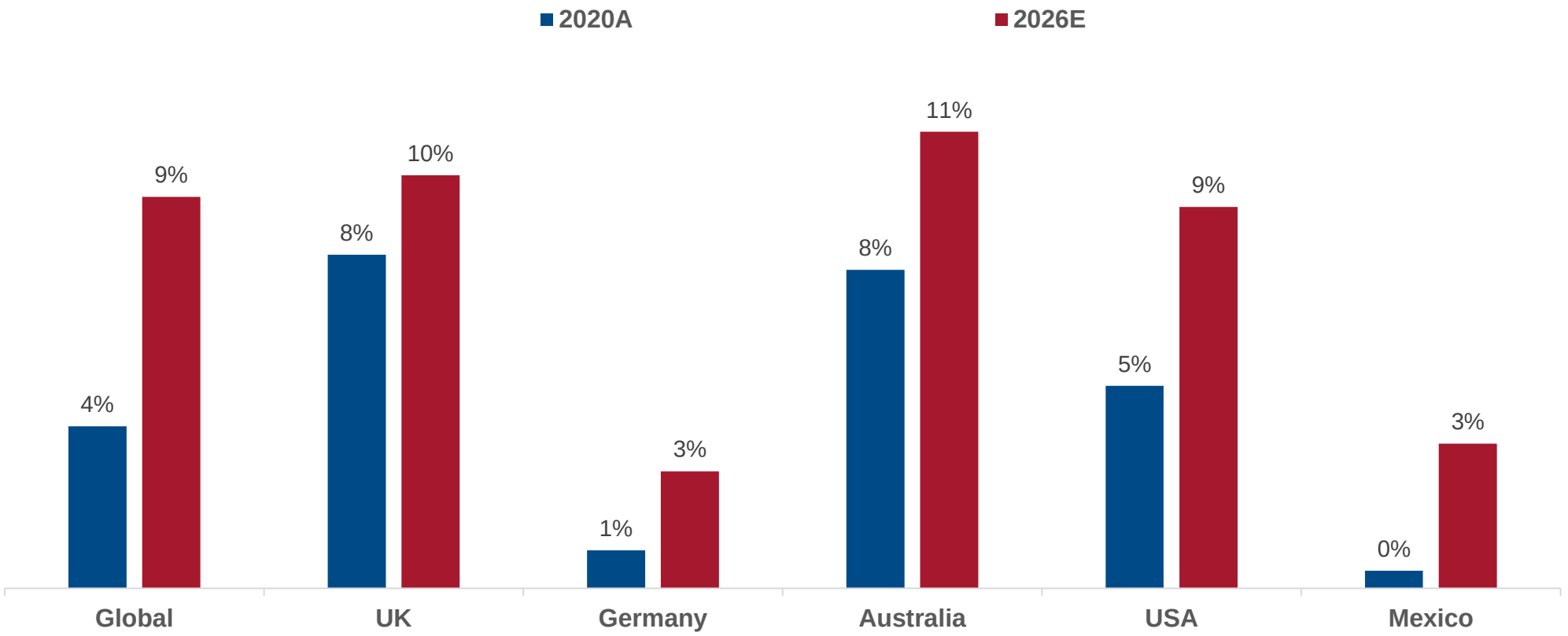
Why Partner with Diebold Nixdorf?

- ✓ Market leadership and service delivery across ePOS markets
- ✓ Broad-based growth in self-checkout products and recurring services
- ✓ Portfolio of managed services for in-store inventory management and checkout devices
- ✓ New integrative capabilities from cloud-native Vynamic Retail software platform using microservices connected by APIs

Market Growth of Retail Checkout Installed Base Led by Self-Checkout

Projecting Broad-based SCO Growth

SCO as a % of Retail Checkout **Installed Base**



Source: RBR 2021, Global EPOS and Self-Checkout 2021

1) Total installed base includes total programmable Electronic Point-of-Sale (EPOS) and Self-Checkout (SCO) units

Why We Win with DN Series EASY Self Checkout Solutions

More Modular
Enabling customizable solutions for different retailer needs and customer journeys

More Open
Flexibility to integrate with heterogeneous or industry standard software

More Available
Remote monitoring of hardware and software underpins higher uptime and reduced cost

Delivering value for customers

- Upgrading the world's second-largest SCO fleet at approximately 6,800 grocery stores across Europe
- Replacing a competitor’s SCO solution at a multinational clothing and home goods retailer operating ~1,000 stores
- Delivering SCO solutions and managed services to ~400 furniture and home goods stores in 30 countries
- Supporting digital transformation at the world’s largest international health and beauty retailer operating in over 15,700 stores
- Leveraging IoT technology and cloud-based analytics to deliver 99% availability of SCO solutions at more than 2,000 stores in the UK

TESCO

MARKS & SPENCER

IKEA

A.S. Watson Group

co op

Well-Positioned for EV Charging Opportunity

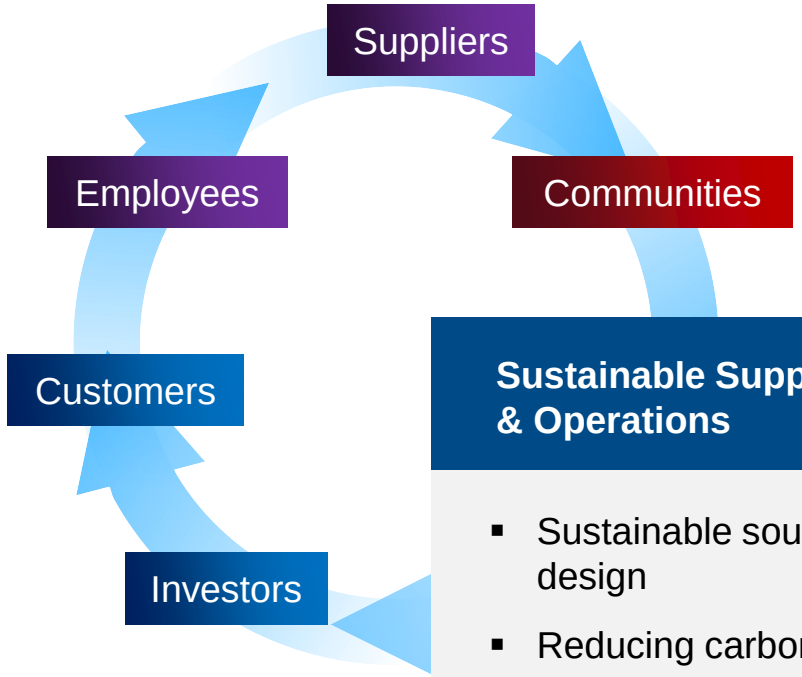
- Engaged with OEMs and Charge Point Operators globally
- Targeting service to over 30,000 EV charging stations by end of 2022 – and just getting started
- Compleo pilot will provide full range of Managed Services for initially over 1,000 DC fast charging EV stations in public locations across Germany with potential for expansion
- Large and growing market with momentum building



Thank You

Supplemental Slides

Focusing on Environmental, Social and Governance



Advancing our solutions and business model to reduce our carbon footprint, mitigate risks and generate value for all stakeholders

Sustainable Supply Chain & Operations

- Sustainable sourcing and design
- Reducing carbon footprint
- Using energy-saving technologies and environmentally sustainable materials

Environment, Health & Safety

- Responsible resource consumption
- Committed to a safe workplace
- Compliance with Environmental Health & Safety (EHS) regulations

Global Citizenship

- Diversity & Inclusion action plans being led by our C.A.R.E. council
- Support for payment choice
- Charitable giving focused on financial inclusion

DN CSR report >