



## Diebold Nixdorf and Australia's Cuscal Ltd. Test New Beacon Technology to Enhance Consumer Experience

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SYDNEY – Diebold Nixdorf and Cuscal Limited, Australia's leading independent payment solutions provider, are exploring the benefits of beacon technology to drive connected commerce and shape the future of consumer transactions. Cuscal is currently testing this advanced technology on Diebold Nixdorf automated teller machines (ATMs) and software in its lab in Sydney.

Beacon technology, working in conjunction with consumers' mobile applications and Bluetooth, can enable financial institutions to detect and identify consumers as they approach an ATM or branch lobby. Utilizing beacon technology allows financial institutions to proactively tailor one-to-one marketing offers based on data such as the consumers' personal preferences and financial needs.

"We are always looking for ways to deliver extra value to our clients and their customers," said Colin Sultana, Acting General Manager, Product and Service, Cuscal Limited. "Our rediATM network has ATMs in more locations around Australia than any other so this technology could be a very useful marketing and communication tool for our clients."

According to a recent report, nearly 75 percent of consumers say personalized promotions influenced them to buy a product or service they had never purchased before.<sup>[1]</sup> Current approaches to personalized messaging at the ATM are based on targeting the consumer after the card is inserted. This project is focused on testing the responsiveness and effectiveness of identifying the consumer during the 'approach' phase of the consumer experience, rather than after the consumer has entered the 'transact' phase.

"In today's 'always on' world, consumers expect convenient, personalized and seamless experiences. With the use of smart technologies, such as beacons, our customers are able to provide data-driven and customized experiences," said [Alan Kerr](#), Diebold Nixdorf senior vice president, software. "We have a deep history of innovation and continue to invest in new technologies through collaborative research, testing and proof-of-concepts that will help shape the future of consumer transactions."

### About Cuscal

Cuscal is Australia's leading independent provider of payment solutions including card and acquiring products, mobile payments, fraud prevention, EFT switching and direct entry. Cuscal is a PCI accredited Authorised Deposit-Taking Institution (ADI), overseen by the Australian Prudential Regulation Authority (APRA).

### About Diebold Nixdorf

Diebold Nixdorf is a world leader in enabling connected commerce for millions of consumers each day across the financial and retail industries. Its software-defined solutions bridge the physical and digital worlds of cash and consumer transactions conveniently, securely and efficiently. As an innovation partner for nearly all of the world's top 100 financial institutions and a majority of the top 25 global retailers, Diebold Nixdorf delivers unparalleled services and technology that are essential to evolve in an 'always on' and changing consumer landscape.

Diebold Nixdorf has a presence in more than 130 countries with approximately 25,000 employees worldwide. The organization maintains corporate offices in North Canton, Ohio, USA and Paderborn, Germany. Shares are traded on the New York and Frankfurt Stock Exchanges under the symbol 'DBD'. Visit [www.DieboldNixdorf.com](http://www.DieboldNixdorf.com) for more information.

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[1] Mindtree. 3 June 2016. *Winning in the Age of Personalization*. <http://www.mindtree.com/personalization/global/pdf/mindtree-survey-report-personalization-global.pdf>

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