



Diebold Redefines Mobile-Enabled Banking For European Market

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COPENHAGEN, Denmark, April 4, 2016 /PRNewswire/ -- Diebold, Incorporated (NYSE: DBD) is showcasing one of its newest mobile-driven banking concepts, along with an industry-leading security application from [Cryptera](#), at [Money 20/20 Europe](#). Diebold's [mobile-driven ATM concept](#) and Cryptera's [CryptoTouch](#)™ solution will be featured at [Money 20/20 Europe](#) (hall C3, booth #F18), April 4-7, in Copenhagen, Denmark. Following the show, the concept will be on display at the [Diebold Europe, Middle East and Africa \(EMEA\) Center of Innovation](#) in Belgium.

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To deliver on consumers expectations for mobile-enabled services, [Diebold's mobile-driven ATM concept](#) dispenses and recycles cash with no screen, card reader or PIN-pad required-- using the consumers' mobile device as the primary interface. With an estimated five trillion dollars in currency circulating the globe, the concept was designed to challenge present-day self-service experiences to provide faster, more convenient consumer access to cash. Driven by a mobile-enabled design philosophy, the concept features:

- **Bring your own device (BYOD) access:** The card reader, PIN-pad and physical screen are completely eliminated. Instead, transactions are scheduled by using the bank's mobile app on the consumer's smartphone.
- **Consumer-recognition technology:** Consumers are delivered instant access to cash through contactless, mobile-banking methods such as quick response (QR) codes, near field communication (NFC) and iris-scan biometric technology.
- **Increased speed and security:** By quickly authenticating transactions directly from the consumer's smartphone, security is increased and card fraud is mitigated. Cash withdrawals can be completed in less than ten seconds.
- **Small footprint:** Compared to other standard through-the-wall automated teller machines (ATMs) in the market, this terminal's depth is reduced by as much as 32%, and on the consumer-facing side, it is up to 37% narrower.

Also featured in Diebold's booth is Cryptera's [CryptoTouch](#)™ application, which encrypts PIN entries made on touchscreen interfaces. Acquired by Diebold in 2014, Cryptera is a world-leading provider of secure payment solutions -- particularly in the field of encrypting PIN-pad (EPP) technology. As more devices are moving to touchscreen, the payment card industry (PCI)-compliant solution delivers more secure consumer interactions on ATMs, point of sale (POS) devices and unattended payment terminals by moving traditional PIN entry from a mechanical keypad to a touchscreen.

"Diebold continues to shape the future of the mobile banking landscape by bridging the physical and digital worlds of cash in unprecedented ways," said [Bassem Bouzid](#), senior vice president and managing director, EMEA. "Further expansion into Europe, the Middle East and Africa remains a top priority for us. We are focused on bringing the industry's most innovative self-service offerings to the market that truly enable our customers to transform the banking experience for consumers."

About Cryptera

Cryptera is based in Copenhagen, Denmark, and is a world-leading provider of secure payment solutions and supplies to some of the largest global manufacturers of ATMs and petrol pumps. With more than 1,500,000 payment solutions in use across the globe, Cryptera has proven and tested international experience within the global payment industry and has more than 30 years' experience in providing high-security payment solutions worldwide. For more information, visit www.cryptera.com.

About Diebold

Diebold, Incorporated (NYSE: DBD) provides the technology, software and services that connect people around the world with their money - bridging the physical and digital worlds of cash conveniently, securely and efficiently. Since its founding in 1859, Diebold has evolved to become a leading provider of exceptional self-service innovation, security and services to financial, commercial, retail and other markets.

Diebold has approximately 15,000 employees worldwide and is headquartered near Canton, Ohio, USA. Visit Diebold at www.diebold.com or on Twitter: <http://twitter.com/DieboldInc>.

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