



## Diebold's Mobile Cash Access Software Bridges Physical And Digital Worlds Of Cash For New York Financial Institution

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**ALMA Bank becomes one of the first financial institutions to deploy cardless ATM solution in North America**

LONG ISLAND CITY, N.Y., Oct. 8, 2015 /PRNewswire/ -- Already a long-time customer of Diebold, Incorporated's (NYSE: DBD) best-in-class services and technology, ALMA Bank, a New York-based financial institution, is introducing Diebold's innovative Mobile Cash Access software solution to enable consumers to initiate automated teller machine (ATM) transactions with a mobile device.

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In a recent study, when consumers were asked what new functionality financial institutions should provide for self-service systems, cardless transaction support and mobile phone integration came in first and second, signaling their ever-increasing importance in consumer transactions<sup>1</sup>.

"Our customers are digitally connected to the world through their mobile devices. For this reason, we are continually looking for ways to enhance our mobile offerings to bring the next level of convenience to our customers," said George Katsiaunis, president and CEO of ALMA Bank. "Diebold's Mobile Cash Access solution enables us to connect our customers with their money in a new, innovative way that allows us to be everywhere our customers are."

Mobile Cash Access enables consumers to stage transactions from their mobile device by choosing which account to access and the amount to be withdrawn. When they arrive at the ATM, they simply scan a quick response (QR) code on the ATM screen with their smart phone and the transaction is completed without a card, while multi-factor authentication keeps transactions secure. By eliminating the need for an ATM card, Mobile Cash Access dramatically speeds up transaction time and reduces the risk of card skimming, fraud and theft since sensitive customer information is never stored on the mobile device and is passed to the ATM via a secure VPN connection.

"ALMA Bank is a leading innovator in the regional space and is one of the first financial institutions in North America to capitalize on the mobile integration trend within the financial self-service industry," said Alan Kerr, Diebold executive vice president, software. "Our software solutions continue to bridge the digital divide and power the interactions that differentiate a financial institution's consumer experience."

<sup>1</sup> EY: Winning through Customer Experience, 2015.

### About ALMA Bank

ALMA Bank, a strongly capitalized full service financial institution with assets of over \$1 billion, is a community based bank with a wide variety of personal and business products and services. The bank has gained a reputation for serving the needs of the community by emphasizing the importance of personalized banking and financial solutions tailored to their customers' needs. ALMA Bank operates in New York and in New Jersey and is working to expand its exceptional product and service quality commitments to an even greater access network. For more information visit [almabank.com](http://almabank.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 16,000 employees worldwide and is headquartered near Canton, Ohio, USA. Visit Diebold at [www.diebold.com](http://www.diebold.com) or on Twitter: <http://twitter.com/DieboldInc>.

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