



## Diebold Delivers The Consumer Banking Experience Of The Future With Two New Concepts

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*Fully integrated and transformative concepts bridge digital and physical worlds of cash; debuting at Money20/20*

NORTH CANTON, Ohio, Oct. 26, 2015 /PRNewswire/ -- Diebold, Incorporated (NYSE: DBD) is introducing two new banking concepts that harness emerging technology to create a vision of what the [future banking experience](#) might look like. Derived from the [Responsive Banking Concept](#) unveiled last year, the [fully integrated and transformative concepts](#) bridge the physical and digital worlds of cash in unprecedented ways through cardless transactions, mobile integration and faster, more convenient access. The new concepts will debut at [Money20/20](#) (booth #1831), Oct. 25-28, 2015, in Las Vegas.



[Diebold's screen-less, self-service Irving concept](#), dispenses cash with no card required, streamlines processes and shaves time off of transactions. Proactively looking for new ways to enhance and simplify banking experiences, Citi is testing the Irving concept at its innovation lab in New York. With an estimated five trillion dollars in currency circulating the globe, Irving was designed to provide faster, more convenient consumer access to cash.<sup>1</sup> Driven by a design philosophy that places the user experience at the core, Irving features:

- **Bring your own device (BYOD) access:** The card reader, PIN pad and physical screen are completely eliminated, instead, transactions are scheduled using the screen on the consumer's mobile device.
- **Increased speed and security:** Cash withdrawals can be completed in less than ten seconds, and since this method authenticates the transaction by connecting to the consumer's smartphone, security is increased and card fraud is mitigated.
- **Consumer-recognition technology:** Consumers are identified through near field communication (NFC) as they walk up to the concept, and are delivered instant access to cash through contactless, mobile-banking methods such as quick response (QR) codes, NFC and iris-scan biometric technology.
- **Small footprint:** Compared to a standard through-the-wall ATM, this terminal's depth is reduced by as much as 32%, and on the consumer-facing side, it is up to 37% narrower, when compared to other standard ATMs in the market.

Diebold's second banking concept, [Janus, is a dual-sided self-service terminal](#) that is capable of serving two consumers at the same time and offers more advanced functionality in a standard footprint. Designed to enable a more satisfying in-branch experience for consumers, Janus features:

- **Shared technology:** The new concept shares alarm boards, connectivity and monitoring technology. The shared modules serve consumers on both sides of the unit without compromising security, transaction speed or ease-of-use.
- **Mobile-enabled access:** Enabled through NFC or QR code technology, Janus eliminates traditional card readers and subsequent card fraud. Receipt printers are also eliminated in favor of email or text receipts.
- **Tablet touch screen:** A tabletop interactive touch screen enables multiple check imaging, ID scanning for new accounts and document signing.
- **Video teller access:** Video conferencing is available for immediate assistance with a teller for basic questions or to complete more complex transactions.
- **Leading-edge design:** The new terminal includes privacy panels, more intuitively integrated screens and a single-slot cash interface, while offering a refined, modern architecture.

"While digital channels continue to evolve, cash will continue to have a role in consumer transactions. That's where Diebold comes into play— to bridge the digital and physical worlds of cash in unprecedented ways," said Frank Natoli, Diebold executive vice president, self-service technology. "Our latest concepts embody a [new era of banking](#) and put the user experience at the top of the pyramid to connect consumers with their money when and how they see fit."

#### 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>.

<sup>1</sup> Gizmodo: How Much Money Is There On Earth?, 2013.



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