



Diebold Nixdorf Receives Innovation Award For Trailblazing Leadership In Mobile-Based Cardless ATM Transactions

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ATM Industry Association presents company with Gold Award for Innovation at 2017 ATM & Cash Innovation Europe

LONDON, June 13, 2017 /PRNewswire/ -- Diebold Nixdorf (NYSE: DBD), the global leader in connected commerce, together with Paynet, received the Gold Award for Innovation from the ATM Industry Association (ATMIA) at the 2017 ATM & Cash Innovation Europe Conference. The award recognizes the companies as the first solution providers to implement cardless authentication technology from a project completed ten years ago in Africa.



The ground-breaking project enabled financial institutions to make person-to-person cash transfers available between a bank customer and another consumer who did not have a bank account of their own. The account holder simply sent the details of the transaction and an authorization code to the recipients' mobile phone. Once at the ATM, the recipient entered the code into the ATM and withdrew the intended amount. There has been and still is great growth potential for cardless solutions in rapidly emerging countries with large unbanked populations. According to the World Bank, two billion people worldwide did not have a bank account in 2015, but the majority of them owned a mobile phone.

"We were quick to realize that attractive and useful financial services can be delivered by integrating ATM and mobile technology," said [Christian Weisser](#), senior vice president, Europe, Middle East and Africa (EMEA), Diebold Nixdorf. "Mobile money solutions have been and continued to be just one component of our portfolio that makes us the innovation leader in connected commerce."

In recent years, Diebold Nixdorf has continued to drive connected commerce through innovative cardless and mobile technologies such as:

- **Next Generation Mobile Applications:** announced in May of this year Diebold Nixdorf entered into a strategic partnership with Kony, the leading enterprise mobility and application company, to accelerate mobile transformation in the financial and retail industries. Diebold Nixdorf's next generation mobile application suite, [DN Mobile](#), offers white-label solutions for financial institutions and retailers that enable a unified and highly personalized experience.
- **Innovative Conceptual Technologies:** beacons, NFC, biometrics— Beginning with the launch of the [Millennial-Inspired ATM Concept](#) in 2014, and continuing with the recently announced [Essence Concept](#), Diebold Nixdorf's innovations challenge traditional ATM design through software-driven interactions to deliver personalized and secure experiences for mobile-first consumers.
- **Secure Card Onboarding for Mobile Wallets:** In 2015, the company launched a highly unique and secure card onboarding process, [XPRESSION™ SafeLoad](#) which reduces fraud by using the inherently secure architecture of the ATM network to onboard the consumer's card into a secure, white-label mobile wallet.
- **Mobile-Enabled Facial Biometric Authentication:** [Partnering with Samsung SDS](#) at the Digital Banking Conference in Austin, Texas, June 12-14, to showcase the integration of advanced mobile authentication technology—such as facial recognition—at the self-service channel to enhance security and improve the consumer experience.

About Diebold Nixdorf

Diebold Nixdorf, Incorporated (NYSE: DBD) 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 24,000 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 for more information.

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