

factsheet

Diebold Financial Self-Service

Innovation at Diebold often leads to breakthroughs in everything from new products to the widespread services and solutions it offers. Today, Diebold can protect physical and intellectual property as few other companies can.

In 1966, Diebold introduced the concept of financial self-service through the development of the automated teller machine (ATM). It was an industry-shaping move that transformed the financial industry. Now, more than 40 years later, Diebold's leading-edge ATM technology continues to drive new processes and standards in the financial, commercial and retail industries.

The Next Generation of Innovation

- 1967** — The idea of helping tellers dispense cash and provide improved services begins to take shape. Diebold seizes the moment and displays its ATM prototype at the American Bankers Association National Automation & Operations Conference in 1967.
- 1973** — Diebold produces its own commercially marketable ATM, the TABS 500 ATM (Total Automatic Banking System). The machine uses magnetic cards, dispenses individual notes, accepts deposits and prints receipts. The screens are customizable, audio-enabled and offer multi-lingual capabilities. And, the off-line "mini" computer-driven unit even documents individual transactions.
- 1978** — Diebold introduces the Total Automatic Banking System (TABS) 9000 as the first microprocessor-driven, networked ATM.
- 1980** — Personal computer technology begins to change the norm for computing environments. Now available to the ATM are the increasingly rich features available on PCs.
- 1985** — Diebold introduces the Modular Delivery System (MDS) 1000 series of ATMs. Modularity allows for easy changing of components and the ability to add new, upgraded modules without replacing the entire terminal. This brings tremendous savings to the industry and allows financial institutions to protect their investment while keeping up with changing technology.

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- 1985** — The first free-standing “island” ATM is introduced. Diebold produces the *i* Series ATM.
- 1991** — Diebold develops the Intelligent Depository Module™ (IDM). It accepts individual checks, multiple checks or bill payment documents – inserted without an envelope.
- 1993** — Diebold launches Recognition Subsystem (RSS) technology. RSS performs up to 47 quality and usability tests to assess, contrast and inspect checks for legibility and data presence.
- 1994** — The *ix* package is introduced. It includes components and product enhancements such as the enhanced application printer, passbook printers and insert card readers. The popularity of the ATM grows worldwide.
- 2001** — Diebold's bulk cash recycling technology allows ATMs to reuse much of the cash deposited into the ATM.
- 2003** — Agilis®, Diebold's high-performance software platform, is developed to allow financial institutions to maximize their brand, personalize transactions and deploy new functionality quickly and easily.
- 2003** — Diebold launches its new line of Opteva® ATMs. The company's latest generation of ATMs set a new level of performance, reliability and flexibility. The ATMs offer an industry standard processing platform, USB connectivity, large 15-inch flat panel display, higher cash capacity and fully integrated deposit automation.
- 2003** — Bulk Note Acceptor (BNA) is introduced, which enables the deposit of currency without an envelope at the ATM.
- 2004** — Diebold introduces ImageWay™, an ATM agent that provides character recognition and image quality analysis to help reduce transportation and processing costs.
- 2009** — Since 2003, more than 183,000 Opteva units have been shipped to more than 3,000 customers in 90 countries.

Financial Self-Service: Beyond the ATM

In today's customer-centric world, industries across the globe realize that a machine is only as good as the service it receives. While ATMs can help improve operational expenses and customer service levels, if the machines aren't equipped with the latest technology, or not working properly, the institution and its customers suffer.

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Today, financial self-service is more than just an ATM. It is a part of a bigger solution to help improve efficiencies and reduce costs in the financial, commercial and retail environments. A solutions-based approach to outsourcing products and services is helping self-service operations stay technologically and operationally advanced, while also making a positive impact to the bottom line. Financial institutions already rely on Diebold to streamline their multi-supplier networks into a seamless, integrated solution, providing a single point of contact for all products, programs and services. Playing on its strengths, Diebold's financial self-service division will continue to push the boundaries of ATM technology and couple it with services and security to help financial institutions and other industries realize the full potential of self-service.

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Contacts:

Media Relations

DeAnn Zackeroff

+1 330-490-5220

deann.zackeroff@diebold.com

Investor Relations

Christopher Bast

+1 330-490-6908

christopher.bast@diebold.com