



# DISPENSE WITH THE FAMILIAR

## DISCOVER HOW DIEBOLD'S INCUBATION TEAM ELIMINATED JUST ABOUT EVERY TRADITIONAL ATM MODULE TO DELIVER CASH FASTER TO TODAY'S BUSY CONSUMERS.

Inspired by the reaction to Diebold's Responsive Banking Concept (RBC) the Incubation Team set out to build on one of the most disruptive features: a headless, card-less, fast-cash dispenser that relies on a consumer's mobile device to complete a cash withdrawal in less than 10 seconds. It's a bring-your-own-device powerhouse with fewer bells and whistles – but a revolutionary set of features.



### HEADLESS

- Bring your own device (BYOD) access eliminates the need for a physical screen, card reader or PIN pad.
- Irving puts the experience back into the hands and control of the consumer by using their personal and familiar mobile device.
- No screen interaction means less opportunity for fraudsters to intercept or monitor a transaction.



### PIN-LESS

- Instead of entering a PIN on a traditional PIN pad, consumers schedule their transaction securely using their own smartphone.
- Eliminating the PIN pad reduces complexity and streamlines processes inside the terminal, slashing the potential for card fraud and driving efficiencies for financial institutions (FIs).



### CARDLESS

- Irving authenticates the user via Near Field Communication (NFC), Quick Response (QR) Code or biometrics.
- The terminal reads and conducts the scheduled transaction through wireless connectivity to a consumer's smartphone.
- Removing the card reader from the terminal eliminates the possibility of skimming and other card-related fraud.

**Did you know...** Engineers named the terminal "Irving" after Washington Irving, the author of *The Legend of Sleepy Hollow* (where the headless horseman character was introduced).

# IMAGINE AUTOMATION TECHNOLOGY THAT REINVENTS THE MOST FUNDAMENTAL INTERACTIONS:

## FAST

- Schedule your cash withdrawal through your mobile device wherever and whenever it's convenient.
- Withdraw cash in less than 10 seconds through card-less authentication.
- Get back to living, not standing in lines or paging through screens.
- Strip down components, streamline processes and reduce transaction times.

## SECURE

- Transact through your FI's secure mobile wallet.
- Authenticate via QR code, NFC or biometric technology.
- No more cards to swipe or PINs to enter.

## CONVENIENT

- No teller lines to stand in to get cash.
- No more wallets to carry or cards to lose.
- Financial access at your fingertips, through your mobile device.

## COMPACT FOOTPRINT

- No need for screens, card readers, PIN Pads or receipt printers when you move to digital integration, allowing for a smaller footprint.
- Up to 35% smaller than traditional cash-dispensing ATMs.
- Designed as an in-lobby, free-standing terminal or through-the-wall unit for flexible deployment strategies.



## IRVING & THE FITbanking™ PHILOSOPHY

We know that sometimes, less is more. When consumers are in a rush or need cash at a busy location, they're not interested in checking balances, changing preferences or ordering stamps. They just want money. We designed Irving to FIT those moments. It's part of the Diebold philosophy of Fully Integrated and Transformative (FIT)banking, an approach aimed at helping FIs implement strategies and automation technology that FIT their consumer's needs.

As mobile banking and digital wallets proliferate the market, there will be an even greater need for contactless cash access at the ATM. Which means that, like many of Diebold's previous conceptual designs, Irving could easily translate into a viable product solution as digital trends converge. Whatever the future holds, we've created a solution that FITs the industry's needs, FI's pain points and consumers' expectations.

## TAKING THE LEAD

Diebold's Incubation Team is comprised of individuals we like to call hackers, hustlers and designers; they're innovators with their eyes on the future. Are you interested in working together to develop and pilot new solutions? Let's discuss how we can harness the power of collaborative innovation to transform your organization in ways that FIT your strategy – and your consumer's expectations. Start the conversation today, email [requests@diebold.com](mailto:requests@diebold.com).

**WANT TO KNOW MORE? EXPLORE OUR LATEST COLLABORATIONS AND DISCOVER WHAT OUR FITBANKING PHILOSOPHY CAN DO FOR YOU AT [DIEBOLD.COM/FITBANKING](http://DIEBOLD.COM/FITBANKING).**

