



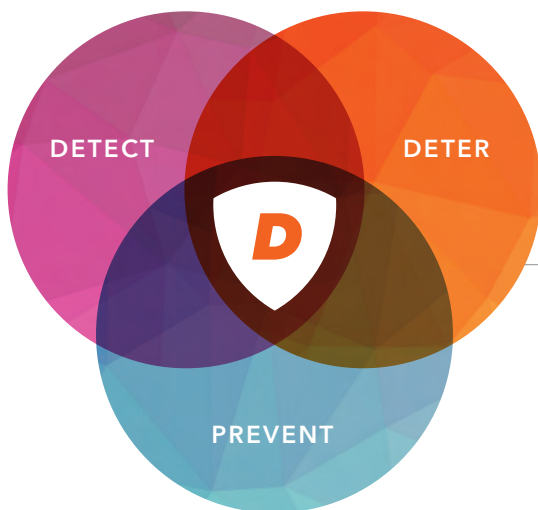
HOW DO YOU MANAGE RISK WHILE ACCELERATING GROWTH?

We've got a solve for that.™

In the financial industry, trust is our most valuable asset. Yet it is constantly tested by increasingly sophisticated attempts at theft and fraud, as well as the more complex regulations that make assured compliance even more challenging and costly. Diebold's integrated approach to risk management addresses both issues from multiple angles, so that you're confident to do business, and customers are confident to do business with you.

SECURITY ACROSS THE SPECTRUM

Physical attacks. Virtual breaches. Internal and external fraud losses. Today it's essential to secure and protect bank and consumer data from a wide range of threats. Which is why Diebold delivers a broad portfolio of customizable solutions designed to detect, deter and prevent security breaches. And we keep working to keep you ahead of them by:



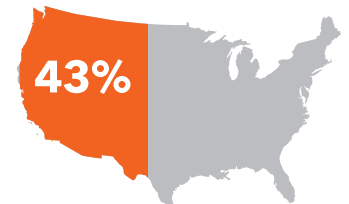
Investing in new, game-changing technologies to anticipate and eliminate dangers

Collaborating with experts to broaden, deepen and personalize the focus of solutions

Educating institutions on industry guidelines to encourage innovation

Enhancing software-based network tools to mitigate risk and maintain compliance

Aligning security measures with customer demands to synthesize service and security



Four of 10 U.S. companies have experienced some form of data breach in the past year¹

ADDING CLARITY TO COMPLIANCE

The key to making the compliance processes as efficient as possible, and minimizing negative impact to profitability, is by understanding the regulations. Diebold delivers products and services that are intensively designed to deliver ensured compliance for current and near-future requirements—and help customers be even more effective and efficient at it. We do this by:

- Staying vigilant on industry changes so institutions remain compliant both today and tomorrow
- Providing education and guidance on regulatory issues for fast, efficient innovation
- Monitoring and adjusting software to ensure compliance and increase effectiveness
- Designing network infrastructures that facilitate quick adjustments and constant updates

\$5.4 MILLION

Average cost of a data breach in the U.S.²

63K+

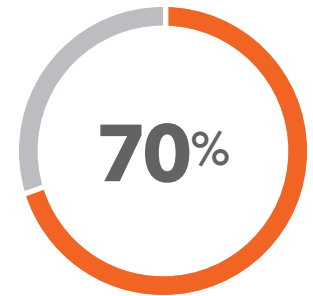
Number of security incidents across 93 countries in 2013³

¹ "43% of Companies had a Data Breach in Last Year," USA Today, 2014.
² 2013 Cost of Data Breach Study, Poneman Institute, 2013.
³ 2014 Data Breach Investigations Report, Verizon, 2014.

BANCO MERCANTIL DO BRASIL ADOPTS DIEBOLD ANTI-FRAUD



Brazil ranks second in the list of countries attacked by hackers. So when one of its largest banks expanded measures to safeguard its customers' accounts, it turned to the expert team at Diebold for a solution.



DIEBOLD ANTI-FRAUD
protects 70% of Internet banking transactions in Brazil

1.7 MILLION
Number of bank online users protected by Diebold Anti-Fraud

1 YEAR
Time it took for the Anti-Fraud security solution to pay for itself

THE CHALLENGE

As the seventh-largest bank in bank deposit totals in all of Brazil, Banco Mercantil do Brasil required better protection for their 1.7 million Internet banking users to keep their trust and support the growth of web transactions.

THE SOLUTION

To lock out fraud, Banco Mercantil do Brasil adopted the Diebold Anti-Fraud technology, a sophisticated yet affordable and easy-to-implement safeguard for users' passwords and document numbers.

THE IMPACT

With Diebold Anti-Fraud, the bank is now able to keep the trust and confidence of its valued customers—effectively responding to any suspicious activity on users' computers every time they access Internet banking.

In addition, the bank's implementation of Diebold Anti-Fraud was fast and required minimum alterations to the code—making the transition to this solution painless to back-end technicians.



We've got a solve for that.™

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