DIEBOLD®

XPRESSION™ SAFELOAD™ & MOBILE CASH ACCESS

FUNDAMENTALLY INTEGRATE YOUR MOBILE AND ATM CHANNELS TO TRANSFORM MOBILE PAYMENTS CARD ONBOARDING.

Mobile Payments is on the rise, with powerful tech brands encouraging consumers to put your payment cards into third party mobile applications. Besides overshadowing the FI Brand, these third party payments providers can be more susceptible to fraud, as criminals take advantage of vulnerabilities in the new technology. Our new digital payments software solution, XPRESSION SafeLoad, is an industry first that builds on Diebold's Mobile Cash Access—which allows consumers to access cash at the ATM via quick-response (QR) code or near-field communication (NFC)—by adding a new layer of security.

SafeLoad protects consumers and reduces the fraud cost for issuers via a revolutionary process: promotion, distribution, and enablement of FI branded mobile applications at the ATM, combining the inherent "card present" authentication of the ATM channel with the ease of use of mobile applications. Once activated, consumers can use their bank-branded mobile application at any point-of-sale terminal where contactless payments are accepted, and also tap their phones at any NFC-enabled self-service terminal to withdraw cash. Consumers can finally access their financial information, withdraw funds and make payments all within the same platform, and they need not worry about the security of the transactions.

MANAGE RISK AND MITIGATE CARD-ONBOARDING FRAUD THROUGH DUAL-STAGE AUTHENTICATION

DELIVER UNCOMPROMISING SECURITY

As new mobile players have entered the payments space, "Yellow Path" fraud (which occurs when card not present data is uploaded to a phone resulting in card present fraud) has flourished. The SafeLoad onboarding solution nullifies this threat: A card must be inserted into an ATM and the consumer's PIN must be entered to trigger the creation of the mobile wallet and use of the card credentials, adding a double layer of fraud protection not found elsewhere.

ACCESS THE POWER OF THE CLOUD

SafeLoad employs host card emulation (HCE) technology. HCE maintains sensitive payment information at the server level, not on a user's phone, instead relying on cloud-based storage and tokenization technology to protect you and your consumers.

YOUR SELF-SERVICE CHANNEL CAN DO SO MUCH MORE THAN SIMPLY DISPENSE CASH–IT CAN BE THE SAFEST PATH TO BANK-BRANDED MOBILE WALLET ACCESS.

ENRICH MOBILE TRANSACTIONS

XPRESSION SafeLoad and Mobile Cash Access offer a mobile payment solution that does what others cannot: It enables the 85 percent of smartphone owners with Android™ devices to make payments at virtually any NFC-enabled POS terminal worldwide and conduct mobile cash withdrawals at NFC-enabled self-service terminals.

STAY CONNECTED TO YOUR CONSUMERS

Financial institutions are routinely expected to enable consumers to load their digital cards into someone else's mobile application while accepting the fraud costs associated with these transactions. SafeLoad delivers a FI-branded experience and application so you own the branding, the look and feel of the experience, and the visibility to your consumer's transaction data.

RETAIN YOUR CONSUMERS' TRUST

A recent study found that when American consumers are asked whom they trust most to securely manage their data, 86 percent chose their financial institution. Only two percent chose their mobile phone provider. Consumers want an omnichannel mobile banking, payment and cash-access option, and your institution is a natural fit. With XPRESSION SafeLoad and Mobile Cash Access, you can offer the technology and robust security needed to deliver on that credibility.

BREAK DOWN THE WALLS BETWEEN YOUR CHANNELS. DIEBOLD IS COMMITTED TO SUPPLYING THE EXPERTISE AND TECHNOLOGY NEEDED TO MAKE IT HAPPEN. START DELIVERING THE OMNICHANNEL EXPERIENCE YOUR CUSTOMERS DESIRE. **CONTACT YOUR DIEBOLD REPRESENTATIVE TODAY.**