

# FIS CARDLESS CASH

Mobile banking at the ATM

FIS Cardless Cash™ gives customers the ability to pre-order a cash withdrawal at the ATM from their mobile banking app. With card-related fraud increasing, Cardless Cash employs a first-class cloud security model to safeguard customers' identifiable payment information. This industry-leading feature allows banks and credit unions to better service and protect their customers by offering cross-channel interaction at the ATM.

## Solution overview



### PRE-ORDER CASH

Sign in to mobile banking to choose the account and amount to withdraw. The request is now in queue, ready for the ATM.



### GET QR CODE

Select Cardless Cash on the menu of participating ATM to display a tokenized QR code on the ATM screen.



### LAUNCH SCANNER

Tap the Cardless Cash button within the bank's branded mobile app to launch the QR code scanner.



### SCAN QR CODE

Point the phone's camera toward the code. The app rapidly recognizes the code and completes the transaction.



### COLLECT CASH

Enjoy a faster, safer, more convenient ATM transaction using only a bank's branded app – all without a card.

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## Why Cardless Cash?

### Convenience

Enables easy cash access using only the mobile app.

Pre-order cash from the app anytime, anywhere.

Use location services to find the nearest ATM.

### Speed

Quickly access Cardless Cash functionality with a passcode.

Cut transaction time from an average of 40 seconds to under 10 seconds.

Leverage rapid QR code scanner within the app.

### Security

Eliminate the threat of skimming and shoulder-surfing.

Remove personal payment data from physical transaction.

Ensure payment data is never stored on phone via cloud model.

## Benefits

### Accelerate speed to market

- Eliminate the need for costly ATM hardware upgrades
- Leverage existing ATM infrastructure via a software update
- Maintain brand equity with integration to existing mobile app

### Reduce costs

- Instantly issue emergency or replacement cards
- Deliver paperless, electronic receipts

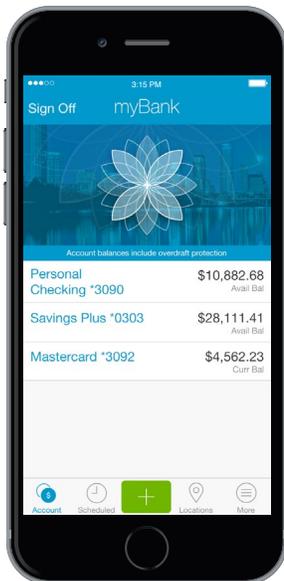
### Increase revenue and adoption

- Drive new account opening and revenue streams
- Boost mobile banking adoption among existing customers
- Attract young, tech-savvy customers with innovative feature

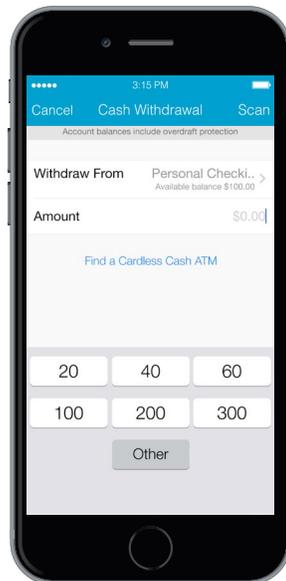
### Drive new opportunities

- Establish groundwork for mobile payment functionality
- Maintain flexibility to adapt to various payment technologies

## Customer experience



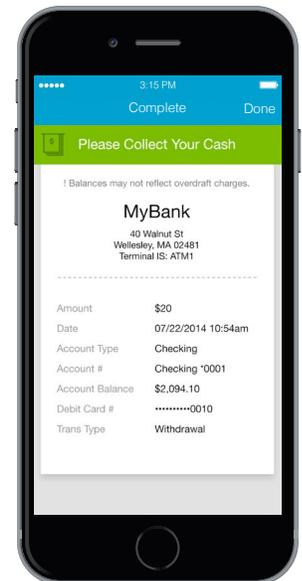
MOBILE BANKING



ORDER CASH



SCAN QR CODE



GET CASH AND eRECEIPT

# FIS CARDLESS CASH

Leverage mobile banking at the ATM

## Transforming ATMs into Virtual Banks

FIS is always expanding the capabilities of this revolutionary feature — enabling our clients to transform their ATMs into virtual banks via their mobile banking app. We're driving exponential growth of the Cardless Cash network. In addition to rolling out off-us cash withdrawal capability, we've partnered with Independent Sales Organizations (ISO) to significantly expand the acceptance of the feature. Therefore, our Cardless Cash clients can enjoy new revenue streams from foreign transaction fees across ATMs at convenience stores, grocery stores, bars and more.

## Security

Utilizing a secure cloud infrastructure, Cardless Cash eliminates the threat of skimming fraud attributed to magnetic-stripe card transactions. No physical card or temporary PIN is needed to complete a transaction, and no personal or payment information is stored on the phone. Additionally, staged transactions are live for a specified period of time, which is configurable by the financial institution.

FIS Mobile Banking solutions offer superior security via multi-factor authentication, SSL encryption, device identification and timeout, user entitlements, passcode, and the flexibility to support the unique standards of each institution. Our comprehensive security offering provides institutions with the peace of mind that their customer data, transactions and reputation are protected.

## Get started today

FIS Cardless Cash provides clients with a highly innovative feature to differentiate their brand and capitalize on new opportunities. To learn more as an existing customer, contact your strategic account manager. For more general information, visit [www.fisglobal.com](http://www.fisglobal.com) or call 800.822.6758.

