

# FIS CARDLESS CASH

## Mobile banking at the ATM

FIS Cardless Cash™, brought to you by **Payment Alliance International (PAI)**, 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.

### Why FIS 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 FIS 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

powered by



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### 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

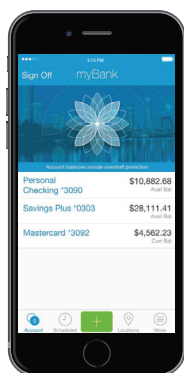
#### Increase revenue and adoption

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

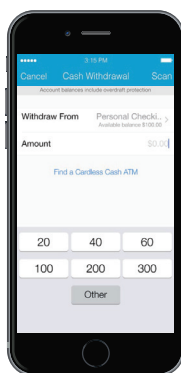
#### Drive new opportunities

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

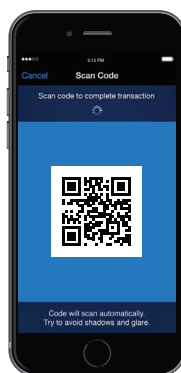
### Customer Experience



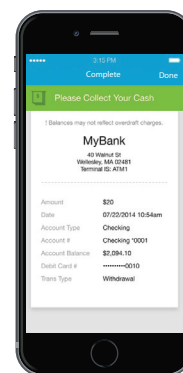
MOBILE  
BANKING



ORDER CASH



SCAN QR  
CODE



GET CASH  
AND eRECEIPT

Attract savvy cardholders to your ATMs who prefer to withdrawal cash quickly and securely using their mobile device instead of a physical card.

**FOR MORE INFORMATION:**

[GoPAI.com](http://GoPAI.com) | [ATMSuperstore.com](http://ATMSuperstore.com)