



**Pay in cash around the clock!**

**Commerzbank shortly to provide new self-service facility  
across the country**

## **PRESS INTERVIEW**

**Tuesday, 25<sup>th</sup> May 2004, 11.00 hours**

Commerzbank AG, Kaiserplatz, Frankfurt am Main

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Topics:

- New branch office concept of Commerzbank AG
- Pioneering approach of KEBA AG forges economic breakthrough
- Success story of KEBA AG

Participating in today's discussion:

- Martin Blessing, member of the board of Commerzbank AG
- Gerhard Luftensteiner, board of directors KEBA AG
- Ernst Schacherl, business general manager KEBA AG



## **Pay in cash around the clock!**

### **Commerzbank shortly to provide new self-service facility across the country**

Today, in Germany, customers can withdraw cash from a cash dispenser on almost every corner. Previously the paying in of cash was not so convenient, and has been virtually impossible in the customer self-service lobby to date. The Commerzbank AG is now closing this loophole. Soon many private customers will be able to pay in cash at self-service automatic terminals across the country. This added benefit is the start of the new Commerzbank branch office concept of the future. The technically and economically convincing concept of KEBA AG with its headquarters in Linz/Austria allows customers to pay in cash around the clock.

### **New branch office concept**

The latest self-service technology allows Commerzbank to realize the branch office concept of the future. "We are creating a model for the branch office of the future with the focus on consultation and sales. The installation of combined cash-in/cash-out terminals frees the employee from handling cash. Thus, they have more time to advise customers. In this way, the Commerzbank offers its customers a service advantage, because the new cash-in terminals as well as account statement printers and cash dispensers will be available in the future. And that around the clock!", affirms Martin Blessing, member of the board of Commerzbank AG, within the scope of today's press conference in Frankfurt.

### **Pay in around the clock**

Even if the bank customer still has to carry out his cash payments at the counter today, tomorrow he will be independent of business hours. Banknotes and coins can be paid into giro accounts or passbooks by customers themselves at KEBA self-service terminals.



The combined cash-in/cash-out terminal also enables cash withdrawal from passbooks or larger amounts from the checking account. The bank employee initiates these cash withdrawals at the advisory service PC. The customer then receives his money at the KEBA self-service terminal.

### **Bank 'night safe' transaction is conveniently replaced**

The new cash-in terminal provides a special function for business customers. In future daily cash receipts (banknotes and coins) will be paid in at the cash-in terminal and directly booked in online. The Commerzbank can, therefore, conveniently replace the night safe.

### **First rollout of 100 KEBA systems from autumn 2004**

After market selection and an intensive test phase of combined cash-in/cash-out terminals with two manufacturers, the Commerzbank decided exclusively for a pilot test with KEBA. The cogent technical concept of Rondo 4cashcycle+ and the resulting high cost effectiveness with which the self-service terminals can be operated were the crucial factors. Since then the system pilot test in customer operation has been successfully completed. KEBA has now been commissioned with the first terminal rollout. 100 KEBA systems will be installed in branch offices from autumn 2004 onwards.

### **Innovative "closed cash cycle" saves costs**

Rondo 4cashcycle+ is the KEBA self-service terminal for cash-in/cash-out of banknotes and also offers the innovative "closed cash cycle". In the first step, the Commerzbank is operating the self-service terminals with separate cash-in and cash-out functions. In the next step, the closed cash cycle is activated. In this cycle paid-in banknotes are checked and placed in the cassettes. If the next customer initializes a cash withdrawal, the banknotes just paid in are paid out again.



This results in a closed cash cycle. The self-service terminal practically manages itself. Rondo provides a uniquely high storage capacity of up to 12,000 banknotes. This allows the bank to save costs for the reduced banknote refilling or emptying.

### **No chance for counterfeit banknotes**

Rondo 4cashcycle+ checks the authenticity of paid-in banknotes and carries out a banknote categorization according to Article 6 EZB. Security is, however, of utmost importance during cash withdrawal as the press report of recent weeks made very clear: Counterfeit banknotes can also get into the terminal during refilling. The high-end banknote authentication technology of the Rondo 4cashcycle+ checks each individual banknote selected for cash-out and prevents the issue of banknotes identified as counterfeit. These banknotes never get into circulation!



## **Pioneering approach of KEBA AG forges economic breakthrough**

### **First recycling ideas of 1992 lead to an order from the Commerzbank in 2004**

KEBA already presented its initial "recycling ideas" at the CeBIT of 1992. The first self-service cash-in terminals were installed two years later, and KEBA introduced the banknote bundle cash-in terminal onto the market in 1997. Moreover, in 1999, KEBA fulfilled the German Central Bank statute § 36 for the stopping of forged or counterfeit banknotes.

In 2002 the Governing Council of the European Central Bank (EZB-Rat) gave the green light for self-service recycling in Europe. The combined cash-in/cash-out terminal of KEBA passed the system test required by the European Central Bank, and obtained the approval of the German Bundesbank for recycling.

"The order from the Commerzbank signifies the economic breakthrough of the combined cash-in/cash-out terminal with its closed cash cycle. Innovative power together with the technical know-how were decisive in the pioneering approach of KEBA AG now being successfully accepted by the market", enthused Gerhard Luftensteiner, board of directors KEBA AG.



## **Success story of KEBA AG**

### **Many branch managers back Austrian automation specialists**

KEBA is one of the pioneering electronics companies in Austria. The foundation stone for today's KEBA AG was already laid in 1970. Together with its subsidiaries, the company based in LINZ/Upper Austria presently employs 561 staff members and turned over 77 million Euro in the last business year (as per 31.03.04). KEBA's field of activity is divided into two business areas. In addition to bank and service automation segment, the company is still busy in industrial automation.

### **1993 Development start of Rondo self-service ATMs**

In 1993, with the start of development of the self-service Rondo cash dispensers, the most important roadmap for bank automation was charted. During the course of long-term development, a product family emerged which enables a bank to conduct all its routine business including the pay-in form service, passbook payments and cash transactions.

### **Successful in German and Chinese banking markets**

In addition to the largest Austrian and Chinese banking institutions, KEBA customers in the area of self-service banking include the German Sparkasse banks. Since 2002 KEBA is represented across Germany with self-service bank terminals. In 2000 KEBA succeeded in entering the Chinese banking market. Meanwhile the thousandth self-service terminal has already been delivered to China. To date several thousand self-service terminals have been integrated in new self-service concepts of banks around the world, where they successfully automate the cash handling and giro transactions.

Also more than 700,000 safety deposit boxes have been successfully automated so far by KEBA, including the largest safety deposit box



systems of the world in the Hongkong & Shanghai Bank and Bank of China.

### **Success in industrial automation**

KEBA is also successful in the field of industrial automation. The company is amongst the international leading manufacturers of machine and robot controls as well as portable operator devices.

In 1998 an enormously powerful robot control was developed for the world's largest manufacturer of automobile paint shops, Dürr AG, enabling a previously unknown accuracy of path and speed movements of the robot arm.

World market leaders such as the Austrian plastic machine giant, ENGEL, or the Swiss die casting machine manufacturer, Bühler, place their company-wide trust exclusively in the control electronics of KEBA.

In 2002 the company signed a cooperation contract with the German drive technology manufacturer SEW Eurodrive for a strategic system partnership. The object of this was to offer a joint complete solution for machine automation "from the gear shaft up to visualization". First orders have already been won.

For the machine manufacturer Trumpf KEBA realized a highly flexible sensor-controlled automation solution for mechanical press brakes. Together KEBA and Trumpf received the 2003 innovation prize of the province of Upper Austrian for the Kemro K2/BendMaster project.

KEBA is the market leader in portable terminals for machine operation. Among the customers of "mobile automation" are companies such as ABB, Rockwell Automation and Siemens.



## **Major order from the German Post Office: Parcel collection around the clock**

In the service automation business segment, KEBA has recently received a major order from the German Post Office 'Deutscher Post'. Soon customers will be able to pick up parcels round the clock all over Germany. The cooperative product development of Deutscher Post and KEBA makes this new customer service possible. In addition to the 24-hour ordering possibility over the Internet, parcels can now be picked up at any time or shipments can be returned; And that totally simply and safely per Goldcard and PIN code at a 'Packstation' of your choice.

After a successful pilot operation of 80 parcel stations, DHL will implement the new and innovative parcel service throughout Germany over the next few years. The 'Packstation' comes exclusively from KEBA. The assembly of up to 650 automatic systems are planned in 2004. The 'Packstation' from KEBA makes the last mile customer-friendly and economical.

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### **For further queries, contact:**

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**Photo note: KEBA AG, copy free of charge**  
(additional photo material on the press CD!)



New self-service facility: pay in cash around the clock



The high end technology of KEBA AG gives counterfeit banknotes no chance



Gerhard Luftensteiner, board of directors of KEBA AG