

IM TREND

KEBA CUSTOMER MAGAZINE

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How challenges can become chances

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Automation by innovation.

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The bank branch of the future

How challenges can become chances

Banks are currently experiencing tough times

Banks and savings banks have been catapulted out of their comfort zone and the cost-income gap continues to widen. Therefore, efficiency has become a key issue and a growing number of banks and savings banks have switched their focus to the topic of “new branch structures”.

Customers have it easy

At the same time, advancing digitalisation has greatly changed communications with customers. They have a wealth of contact points with their bank, whether in the branch, via online or mobile banking, by means of self-service devices, social networks, or call centres, etc.

Wherever, whenever and however the customer desires

In addition, customers are becoming steadily more demanding and flexible. In recent years, they have been

“taught” to use self-service and are thus increasingly independent and self-sufficient. Today, they want to deal with their banking business when and where they wish. This customer empowerment means that the customer call for banking “wherever, whenever and however I wish” confronts banks and savings banks with a major challenge.

In combination with rising costs, low interest rates, statutory regulations, a difficult economic climate and new competitors (e.g. so-called fintechs), it is hardly surprising that some financial institutions are considering the closure of individual branches.

Branches are still the main sales channel

However, branches continue to be the main channel for bank sales and closures also harbour the danger that customers may change banks. Therefore, the task is to transform current challenges into chances. In all cases, branches should be so designed as to be attractive to their clientele.



Branch type differentiation

With new structures and concepts such as the use of differing branch types (consulting centres, service and self-service branches) a strong presence can be retained and the cost structure optimised at one and the same time. Each branch type offers a differing range of services in line with the motto, “the right branch type in the right location”.

New roles for employees

Employees represent the decisive factor in the successful implementation of such new branch concepts. Through the definition of new roles (from the traditional counter tasks to floor man-

agement) staff can be relieved of routine work in order to have sufficient free time for sales and consulting activities.

Omni-channel instead of multi-channel banking

Another approach for increased customer satisfaction and loyalty is so-called omni-channel banking. This allows the smooth transition of transactions started in one medium (e.g. mobile banking) to another (e.g. self-service) and their subsequent continuation.

Technology as a cornerstone

Whatever the case, technology is

always the cornerstone of new branch concepts and first makes them feasible. It eases employee burdens while simultaneously raising the level of customer service.

In this and the next edition of “Im Trend”, we will repeatedly present you with banks and savings banks that have turned challenges into chances and you will be able to learn how this has been achieved and what are the resultant, current benefits.

The next issue of “Im Trend” will also spotlight the solutions that KEBA will soon have ready for the tasks of today and tomorrow, and therefore we can promise you exciting reading!



Yours sincerely, Franz Berger, MBA
KEBA Banking and Service Automation Business Manager

Cash recycling next to the skiing slope



When was the KEBA KePlus X6se recycler installed at your bank?

Peter Faistauer: We have had the new recycler since May 2015, although previously had a KEBA cash deposit terminal with a coin counter for ten years. At the time this was installed, we were only the fourth bank in Salzburg to have such a machine.

Gerald Unterberger: We purchased the cash deposit terminal in 2005 in the course of branch conversion work, as that was when we introduced the concept of supported self-service.

Thanks to the banknote and coin counter, we were able to reduce the use of the night safe and thus raise the efficiency of our branch operations.

Faistauer: However, last year the terminal reached the end of its service life and therefore we had to consider a new purchase. The combination of a deposit terminal with a coin side termi-

nal and an ATM in just one cash recycler with a closed cash cycle clearly stood to reason.

Markus Schmuck: In addition, the manipulation requirement had become ever greater. We had been using "manual recycling" and had filled up our ATMs with the deposited banknotes from the KEBA machine, which in the long-term was no longer acceptable.

To date have you had cause to regret your decision to remove the ATMs entirely and rely on just one cash recycler?

Faistauer: I must admit that our executive management initially had doubts that we would get by with only one machine and owing to the fact that our region is highly dependent upon winter tourism, the summer months that shortly followed system installation were not meaningful. It is only now that we can see how successfully the recycler has been running. During our very busy period in February with the carnival

season we had absolutely no problem with waiting times.

Why did you select a KEBA cash recycler?

Faistauer: We were already extremely happy with our KEBA cash deposit terminal, as the system's stability level was very good. In view of the fact that the purchase of a recycler was involved, for us it was therefore clear that we would again turn to proven quality. In addition, the price-performance ratio of the KEBA recycler fitted the bill to perfection.

How have you, your colleagues and customers benefited from the cash recycler?

Unterberger: Our service specialist now has more time, alone due to the fact that only one system needs to be maintained.

Hildegard Hagn: This is correct. The demands on my time have been

It is frequently assumed that large branches with several ATMs are needed for successful cash recycling. However, the Raiffeisen bank in St. Martin-Lofer-Weißbach with three branches and twelve employees proves just the opposite. In its main branch in Lofer there is just one machine, a KEBA cash recycler with a coin deposit function, that handles all cash transactions on a self-service basis. Reason enough to visit the small community in the Pinzgauer Saalachtal (Salzburg).



Raiffeisenbank St. Martin-Lofer-Weißbach

reduced greatly. Previously, I spent between four and five hours per week emptying and servicing the deposit terminals with subsequent checks of the banknotes and the filling of the ATMs. In the meantime, the requirement is down to one, or a maximum of two hours.

I now only have to service one machine with far fewer notes and the massive extent to which the system has been further developed is clearly evident. It runs as smoothly as the old ATM, but is not as sensitive and therefore I need to clean it less.

Faistauer: We also have a further cost saving, as we have been able to reduce our cash orders to GeldServiceAustria (GSA). Indeed, the closed cash cycle cuts the expense of both cash supply and removal.

You have installed the recycler in a locked room. May we ask why?

Schmuck: We have a sizeable business clientele, which consists largely of innkeepers, lift and après-ski bar owners, who first pay in when it is dark. Therefore, a niche that can be locked has proven to be highly practical, as our customers thus have a greater feeling of security.

Faistauer: The only disadvantage is that some of our customers have problems finding the machine. They keep going to the spot where the ATM stood previously and therefore we intend to implement a number of measures such as better signposting and marketing in order to make withdrawals using the recycler more attractive.

Our customers will not notice any differences, as the transaction speed is very high and the tempo of the withdrawal is absolutely comparable with that of an ATM.

In general, we make daily efforts to bring our customers to the self-service systems. We believe in the supported self-service concept and are convinced that we can also awaken enthusiasm among our older clients for modern technology.

Interview with:

Peter Faistauer (Manager)
Gerald Unterberger (Manager)
Markus Schmuck
(Customer consulting and counter)
Hildegard Hagn
(Main cash desk and counter)

The Frankfurter Sparkasse has been a customer for KEBA's self-service cash recyclers since 2014 and in 2015 the Austrian manufacturer again won a new competitive tendering process. Since then KEBA has been supplying the Sparkasse with even more intensive support during the reali-

Frankfurter Sparkasse



Thomas Heck and Sascha Beege
(Frankfurter Sparkasse)



How cash recyclers

The Frankfurter Sparkasse has been operating automated cash recyclers, which represent ATMs with a closed cash cycle, since 2006. Following a change of manufacturer in this field in 2013, the bank has increasingly employed KEBA KePlus R6se recyclers with the result that since then, new and replacement purchases of this system have served to continually support its sales strategy.

A strategic partner

In 2015, KEBA again won a cash recycler tender as a strategic partner and by the time that the contract is completed will have supplied the Frank-

furter Sparkasse with some 80 systems. Thomas Heck explains this decision as follows: "KEBA convinced us in every disciplinary regard. However, above all we were impressed by its exemplary teamwork during the tendering phase and stable production operations."

Reliability

Sascha Beege: "As evidenced by its manufacturing operation, the use of KEBA systems has facilitated a further and measurable improvement in cash recycler stability and reliability." The trusty cash recyclers are employed at roughly forty of the bank's ninety loca-

tions and generally secure the self-service cash supply in combination with at least one ATM.

Intuitive operation

As Sascha Beege stresses, apart from reliability, the simple operation offered to everyone coming into contact with the systems is of major significance: "Our customers and employees continually refer to the straightforward and intuitive nature of their operation. Moreover, this is also confirmed by the supplier of multi-vendor services, who has been contracted to carry out machine maintenance."

sation of its self-service area sales strategy. The following is a look back and forward with Thomas Heck (Head of the ORG/IT-Service-Retail Banking Department) and Sascha Beege (responsible for banking automation).



boost a sales strategy

For Sascha Beege the KEBA cash systems used in the self-service area represent a cornerstone of branch success: “Throughout their life cycle and in particular the installation and operational phases, the ease and efficiency of system handling is a highly important and advantageous factor.”

Fields of experiment

In response to the question as to where the trend in banking, self-service and the branch environment is heading, Thomas Heck has clear ideas: “Personally, I always find it difficult to adjudge trends, therefore I prefer to use the term fields of experiment,

or in other words thematic areas with which we must or wish to concern ourselves in order to establish a clear picture regarding tomorrow. For me, there are three extremely important fields of experiment: The first of which is how our customers can experience the closer links between the online world and the real world in our branches.

Secondly, we are concerned with the question as to the value added that the interaction with the customers via self-service devices offers, even though I am of the opinion that the core business of all types of ATM will continue to revolve around the provision and handling of cash.

Finally, the third field of experiment involves branch concepts and the related question as to the extent to which the combination of employee- and customer-operated, self-service devices can offer flexible application possibilities.”

“During the partnership with KEBA, which has now lasted more than three years, challenges have always been regarded as shared tasks and solved as such.”

Thomas Heck

To be continued on page 8.

Frankfurter Sparkasse: An example of modern branch design



Dreieich-Sprendlingen branch

The modernised branch concept introduced in 2006, which was developed for the operational units, foresaw the support of self-service cash solutions by means of cash recycling systems. This concept was subsequently modified in 2015, but without any changes to its fundamental elements.

The aim is to design the architecture of the branches in a manner that offers a guarantee of the best possible customer communications. For example, this is achieved through stronger linkage between the consulting and service areas. As a consequence, a modern self-service area has been created at the Dreieich-Sprendlingen location, which also serves as a customer contact point. In the conference rooms large monitors provide enhanced networking between the various channels used to address customers such as online consulting.

“Self-service systems support branch success.”
Sascha Beege



A systematic sales strategy

Sparkasse Koblenz

Using a comprehensive and systematically implemented self-service strategy, the Sparkasse Koblenz has successfully reduced its expensive cash processes and raised its branch productivity. As a result, “Im Trend” asked Klaus-Dieter Plaggenmeier (the head of the ORG-IT Company Business Service Area) for an interview.

Sparkasse Koblenz introduced self-service and supported self-service (self-service cash desk) at an early stage. When was the beginning?

We already started to concentrate our focus on self-service at the end of the 1990s and decided to automate all the person-related services processes involving cash. The systematic implementation of this self-service cash desk philosophy had the objective of cutting the sizeable handling and logistics costs connected with cash and service processes, while raising productivity. In concrete terms, this meant a reduction in personnel expenses and an increase in customer satisfaction. Gradually our cash desks and TAUs disappeared from our branches. In this manner, we automated payments relatively quickly and it was then only logical to automate deposit procedures.

Did you use mono-functional deposit machines initially, or cash recycling systems from the word go?

We opted for cash recyclers from the outset in order to reduce markedly the deposit transactions previously completed manually at the cash desk and to realise the largest possible savings potential.

Were the recyclers installed on a general basis, or individually according to branch?

The basis for operational decisions was provided by calculations of the balance between the additional expenses for cash recyclers and the reduction in costs derived from the fact that various processes and the services of CIT companies were no longer



“Self-service is a key element of our sales strategy. We do not need TAUs but a high stability of the self-service terminals.”

Klaus-Dieter Plaggenmeier
Head of the ORG-IT Company Business Service Area

This proved to be straightforward as the ECB had approved the recycling function in 2002 and at the time, our computing centre was already able to provide the relevant support.

required. The resultant break-even-point was established as being approximately 4,500 self-service compatible deposits per year and branch.

In 2013, we developed this strategy further and subjected our cash processes to another intensive examination. This led to a further reduction in the break-even-point, which now stands at 1,500 cash recycler deposits per year and branch.

To be continued on page 10.

How Sparkasse Koblenz increases branch efficiency with self-service banking...



Sparkasse Koblenz relies on KEBA's highly available cash recyclers

Are there branches where only cash recyclers are available?

It is our strategy to install an ATM wherever we no longer have a cash desk. If the appropriate deposit quota is reached at a branch, the ATM is replaced by a cash recycler and should the withdrawal frequency be higher, then we add a further ATM. Cash recyclers are part of the basic equipment at 95 per cent of our branches and are therefore an important element within our sales strategy.

How did your customers react to the switching of transactions to self-service?

Our customers were very pleased by this change. They appreciate the advantages of a 24-hour service and the fact that they need no longer take our business hours into consideration. Apart from these process-related

advantages, our bank also aimed to improve security through a reduction in cash stocks. Furthermore, the closed cash cycle has also cut our CIT company costs.

It is permissible to say that you recently became a KEBA customer and since 2014 have its recyclers in operation. Would you kindly tell our readers how this came about?

Our augmented self-service strategy from 2013 resulted in a marked increase in the need for cash recyclers and for this reason we decided to allow our customers and staff to test KEBA's machines during a pilot phase.

How did these KEBA recycler tests turn out?

We deliberately installed the KePlus R6se in our branches with the highest self-service frequency in order to sub-

ject the machines to genuinely rigorous testing for a period of nine months. Apart from the commercial and technical data, which demonstrated a clearly positive balance as compared to competitors, we were thus able to obtain the impressions of our customers. The results were astonishing, as the customers utilising the KEBA machines found their operation simple and intuitive, even though we had not advertised them in any way and our clientele was already used to the competitor devices.

In addition, our personnel, who have to be able to deal with the machines from a technical perspective, rated the KEBA systems as good because they very seldom had to intervene and handling was straightforward owing to the clearly arranged machine structure.

What were the consequences of the KEBA machines successful pilot phase?

We opted for KEBA as the new supplier of our cash recycling systems and purchased ten machines, in order to equip additional branches during the spring of 2015. Owing to the high levels of stability of the KEBA recyclers, we also completed a "ring exchange" and installed the KePlus systems at high-frequency locations. This was only logical, as in the case of high frequencies and a strategy that foresees no cash desks; we need maximum stability, as we cannot afford any downtimes.

What is the availability level of the KEBA recyclers in your bank?

The KEBA recycler systems offer peak

performance of over 100,000 transactions and we attain availability of 98 per cent and above. This means there is no difference to a standard ATM and we can furnish our customers with a round-the-clock guarantee of the 24-hour availability of our self-service machines.

What is the current self-service ratio?

We only have conventional cash desks at two branches. 97 per cent of all withdrawals are dealt with on a self-service basis and the remaining three per cent such as savings withdrawals, via White Card. Our target was to achieve the automatic handling of up to 80 per cent of the self-service compatible deposit transactions suitable and a large number of our branches have already achieved this goal.

Digitalisation, falling interest and omnichannel banking are all current buzzwords. What are your reactions to the challenges of today and tomorrow?

With the automation of our cash processes we already took an anticipatory step forward many years ago and have thus completed the optimisation of our cost structure.

Nonetheless, in spite of, or perhaps due to digitalisation, our branch network remains our core element. We thus retain an area-wide presence, but will react to changes customer behaviour patterns and follow our clientele wherever it leads by means of a systematic, multi-channel approach. This also applies in the medial field.

Therefore we will expand sales in this area and upgrade our qualifications in order that within this environment customers will be able to not only obtain services and complete transactions, but also receive financial offers, which they can take up directly.

Many banks and savings banks have also begun to differentiate between their branches and consider carefully where they will offer which services.

Future business models must employ a mix of stationary and medial channels in a modified sales strategy, which is in line with customer needs. In years to come, this will result in the fact that we will no longer be able to offer every service at every branch. In small branches, the numbers of trans-

actions are too small in order to be able to maintain the required quality. Therefore, we are considering the possibility of offering qualified consulting in advisory centres. The DSGVO is supporting this initiative with its "Sales of the Future" strategy.

Finally, can we take a joint look into the future? In your opinion, what direction is the trend in the self-service area taking?

In future, the structures in the customer self-service area will change markedly.

Apart from further quality services with product sales, we must offer our clientele further support and simpler service processes using the QR code and NFC technology. Associations, computing centres and the manufacturers of self-service systems have to cooperate in this field, in order to respond to the requirements of our technophile clientele and not fall behind.



A flexible service concept for improved quality

What service concept is KEBA pursuing?

Maas: Our concept in the service area is highly flexible. It consists of a blend of a multi-vendor strategy with authorised service partners and support through KEBA's own service engineers. I dare to state that this concept is unique among ATM manufacturers in Germany.

What exactly does this exactly look like?

Satzinger: We have oriented our concept towards customer wishes and believe in a market-open, multi-vendor strategy. In concrete terms, this means that we cultivate partnerships with selected, leading suppliers of multi-vendor services. Our service partners are banqtec AG and synfis GmbH, which are both active throughout Germany, as well as Amrehn & Partner GmbH, which above all is strong in the northern Bavaria region. In addition, KEBA's key engineers, who represent the heart of the "technical triangle" formed by the company, its customers and service partners, offer support to both of the latter groups.

What is KEBA's underlying strategy?

Satzinger: Our service concept rests on three cornerstones. Firstly, we naturally wish to secure the lasting satisfaction of our customers. Secondly, reliable support must be guaranteed throughout the entire product life cycle.



Georg Maas (Head of Customer Service) and Christian Satzinger (Head of Service Deutschland) during the interview

And thirdly, we wish to offer our clientele a full cover, top quality service. It is precisely our hybrid service concept that enables all three of these objectives to be achieved.

When was this concept formulated?

Satzinger: With entry into the German market in 2004, a decision was taken to not provide services with a company team, but rather via cooperation with selected partners. We looked for proven partners possessing the appropriate know-how in the service sector in Germany and they subsequently contributed a very great deal to the fact that we were then able to secure a firm foothold in Germany. Today, our partners support and service approximately 5,000 KEBA cash recycling terminals.

What concrete advantages do banks and savings banks obtain from this concept? Would a company service for the financial institutes not have been better?

Maas: For our customers, our market-open, multi-vendor service concept stands for quality and flexibility. Our authorised service partners offer a first class multi-vendor service that also covers non-KEBA products.

As a result, our clients have only one point of address for all service matters, which greatly simplifies the complexity of the related issues. In addition, financial institutions can conclude a manufacturer service contract directly with KEBA, as there are naturally customers for whom this is important and we also wish to satisfy their requirements.

KEBA's unique service concept for Germany places a focus on quality and flexibility

The flexibility provided by the choice between these different approaches is important to us and as we have seen, also to our customers.

Satzinger: In my opinion a key element in our service concept is the fact that all our service partners are well

established and authorised by us. We secure quality through this authorisation, which offers banks and savings banks important protection, as in the course of this process the services provided by our partners are precisely defined. In addition, all service partners have to complete training or coaching

at KEBA. This means that the know-how surrounding our equipment is fed directly into training and teaching and is then updated and extended on an annual basis for PREMIUM engineers.



KEBA service team in Germany

Kevin Thieme (Southern Area), Gunnar Hunger (Northern Area), Frank Räse (Western Area), Christian Satzinger (Service Manager Germany), Konstantin Prax (Eastern Area) and Service Manager Jens Kämpfe (from left to right)

The combination of KEBA's key engineers and experienced service partners represents an important factor in KEBA success in the German market. Christian Satzinger and his team, as well as the roughly 300 service engineers from KEBA's certificated partners ensure first class service across the entire country.

The KEBA key engineers are always close to the customers from the preliminary discussions to successful pilot phases and are available for a range of concerns throughout the entire life cycle of the terminals. All the employees in the KEBA services team have been on board for many years and some even since entry into the German market in 2004.

KEBA's recipe for success benefits from the close networking between all the company units in Linz, those directly on the front in Germany and the authorised service partners. The intensive contacts to Amrehn & Partner GmbH, banqtec AG, synfis GmbH and their service engineers, who operate in differing customer segments throughout Germany, provide proximity, a high degree of flexibility and the best possible customer support.

Kreissparkasse Ludwigsburg



The Kreissparkasse also uses KEBA service terminals besides the cash recycling ATMs.

A proven partnership

In terms of its total assets, the Kreissparkasse Ludwigsburg is the second largest savings bank in Baden-Württemberg and is ranked 16th nationally. It has been a KEBA customer since 2008 when the first two company cash recyclers were installed at the bank's main branch.

According to Martin Gresser, the bank's Organisation and IT Manager: "The systems demonstrated great operational stability from the outset and we were positively surprised by their outstanding performance." In fact, the KEBA machines proved so convincing that since this initial purchase, the Kreissparkasse Ludwigsburg has relied exclusively upon KEBA in the cash recycling field.

Continual expansion of the installation basis

Matthias Ahrens, the KEBA Savings Bank Sales Manager, adds: "When we launched our new self-service terminals onto the market in 2010, we were again able to convince the Kreissparkasse Ludwigsburg of the system's merits." As a result, the savings bank placed a general order for 85 KePlus K6 account service terminals, which were installed in the period up to 2011 and since then have demonstrated their excellence in customer operations.

In 2015, the Kreissparkasse Ludwigsburg had to consider new ATM purchases and in view of the fruitful cooperation and positive experience gathered with the previously delivered sys-

tems, during the year opted to buy 19 KEBA KePlus R6se cash recyclers.

2,000th recycler for the German savings bank market

The final system to be delivered in the course of this roll-out was also the 2,000th KEBA cash recycler to be supplied to the German savings bank market and this provided a perfect reason for Gerhard Luftensteiner (CEO, KEBA AG) and Matthias Ahrens (Savings Bank Sales Manager) to travel to Ludwigsburg in order to meet Dr. Heinz-Werner Schulte, the CEO of Kreissparkasse Ludwigsburg and present him with a cake to mark this pleasing event.

KEBA installs the 2,000th cash recycler for the Sparkassen-Finanzgruppe Deutschland

KEBA recently celebrated the passing of another important milestone with the delivery of its 2,000th cash recycler to the S-Finanzgruppe Deutschland. This was installed at the Kreissparkasse Ludwigsburg and provided an excellent reason for all those involved to gather at the savings bank for a joint celebration.

Steady market position consolidation

Gerhard Luftensteiner: "Over the years, we have continually strengthened our market position in Germany and above all, savings banks are a major priority. I am therefore especially proud of the fact that today we can celebrate the delivery of the 2,000th KEBA cash recycler to the Kreissparkasse Ludwigsburg."

All in all, the Austrian manufacturer KEBA has already installed some 4,700

of its recyclers throughout Germany, 2,000 of which have been supplied to savings banks alone. KEBA has thus constantly gained market share in Germany and in the meantime nearly every second savings bank numbers among its customers.

The German core market

Gerhard Luftensteiner is at pains to stress the importance of the German market: "Germany is and will remain one of our core markets and at a time when the banking world is character-

ised by enormous transition, for us it is important to be a stable partner for our customers."

Intensive partnership

From the outset, intensive partnerships with its customers represented a KEBA priority, as confirmed by the Kreissparkasse Ludwigsburg CEO, Dr. Heinz-Werner Schulte: "Apart from the products, what we appreciate most with regard to KEBA is its honesty and the fact our relationship is based on partnership."



Kreissparkasse Ludwigsburg

With total assets of around EUR 9.9 billion (2015 financial year), the Kreissparkasse Ludwigsburg is not only the market leader in its business area, but also one of the largest district savings banks in Germany. Customer deposits of around EUR 6.5 billion and a credit volume in excess of EUR 5.3 billion are the result of cooperative teamwork with both retail and company customers, as well as the local authorities in the Ludwigsburg administrative district.

Proximity is no accident, but deliberate policy

Proximity to the customer is the Kreissparkasse Ludwigsburg's most important objective, as the bank feels a special obligation to the local population in an economic, ecological and social regard. Customers have over 100 branches at their disposal with modern centres for real estate, private banking, business, company and commercial customers, and an insurance agency for personal service. With a workforce of around 1,740 and 176 apprenticeships, the Kreissparkasse Ludwigsburg also numbers among the most important employers and training companies in its region.

KEBA Romania celebrates its tenth birthday



“We have built a highly competent and efficient team, which brings both passion and commitment to service and software development.”

Elena Turda,
General Manager KEBA Romania

A pioneer in the Romanian market

The Austrian automation company KEBA has a reputation for innovativeness in Romania and was responsible for introducing cash recycling technology to the national market. It continues to occupy a leading position in this segment and its Romanian subsidiary also supervises the largest network of banking terminals in the coun-

try for which it has developed its own high-performance ticketing and monitoring solution. One of the company's major achievements in the past ten years was the support of an important Romanian banking institute during the realisation of a cash-free branch with no counters.

A committed team

As Elena Turda, the KEBA Romania

General Manager states: “We are proud of KEBA's development in Romania. We were able to win the confidence of our customers very quickly through the offer of top quality, holistic solutions, which were adapted to meet their respective, individual requirements.

Consequently, as compared to last year, the number of our bank terminals has risen by 35 per cent. This was only possible due to the trust of our



KEBA Automation S.R.L. recently celebrated ten years of business in the Romanian banking market. The tenth birthday festivities took place in the company of employees, customers and partners in the course of an enjoyable evening event that also allowed sufficient room for a review of the achievements of the past decade and the start of shared preparations for the future.



customers and the steady expansion of our highly competent and efficient team, which brings both passion and commitment to service and software development.”

Moreover, as Gerhard Luftensteiner, the KEBA AG CEO adds: “Self-service banking is constantly gaining ground in Romania and KEBA supports the banks in these efforts by providing highly innovative instruments in this

field, which enable the clients of our customers to save precious time. We score worldwide with Austrian quality, our experience from almost fifty years in automation, numerous awards and an effective and industrious team, and this is also true in Romania.”

Plans for the future

KEBA Romania’s plans for the future include the development of addi-

onal services for the banking area and the introduction of a new system generation.

There are also significant developments in the logistics area in Romania, as the company is to implement a highly ambitious logistics automation project, which for the local market will represent a major change.



The digital revolution in the world of parcel automats



In times of increasing digitalisation (please see the “Im Trend” issue 1/2015) and the steady growth of e-commerce, it is hardly surprising that KEBA is paying ever-greater attention to innovative technologies and digital media. For this reason, the Austrian technology leader employed a new type of presentation and communication at the Postexpo, the world’s largest specialist trade fair for postal and logistics solutions.

Using an in-house-created, augmented reality app, visitors were able to experience the KePol parcel locker in virtual form.

Augmented reality designates the computer-aided extension of perceived reality. It is also frequently understood as meaning the visual presentation of information, or in other words the supplementation of images or videos with

additional computer generated data, or virtual objects using fade-ins and overlays. In order to obtain an impression of this virtual form of product presentation, please follow the link:

<https://www.youtube.com/watch?v=v4f8mVMRQTg> or scan this QR code:



The Bulgarian logistics company Econt Express opts for KEBA



Econt Express Ltd. is the largest logistics supplier in Bulgaria and the dominant company in the parcel market.

Over 500 Econt shops are available to customers across the country for the collection and dispatch of their parcels. In addition, since last year KePol parcel locker stations have been continually installed in order to facilitate around-the-clock, parcel pick-ups and returns.

By the time the final expansion phase is completed, up to 200 KEBA automats should be installed. What makes them special is Econt Express’ use of the full range of the KEBA parcel automation solution. Apart from the last mile (delivery) and the first mile (dispatch), parcel stamp printing and deliveries from one parcel automat to another are available.

A direct link to motorists

KEBA at the IAA

International Motor Show

KEBA first had its own stand at the International Motor Show IAA held in Frankfurt in September 2015. The special theme of e-mobility was dealt with at the show via the “New Mobility World” event, which was attended by numerous exhibitors.

On this occasion, KEBA unveiled its KeContact P30, the next generation power charging station, which has been on sale since the beginning of 2016. The latest wallbox enables electricity to be charged in the most intelligent manner to date, as the KeContact P30 facilitates new applications such

as networking with photovoltaic systems, connections with smart homes and invoicing. In addition, using the KeContact P30, persons with company cars can simply bill their employers or the leasing firms for the energy that they use for recharging at home.



Cooperation with Loxone

for the smart home of the future



The environment-conscious owners of e-vehicles can link their KEBA power charging stations with the Loxone Smart Home System. This allows car recharging that is independent of the energy output of the photovoltaic system and the consumption of the remainder of the home.

Using Loxone Smart Home Integration, Loxone and KEBA offer a comfortable

solution for the coupling of photovoltaic systems, e-charging stations and e-cars.

More than just intelligent e-car charging

All this is possible due to so-called intelligent load management, which offers numerous advantages for the user.

For example, the new solution permits the automatic activation of e-car charging whenever electricity is at its cheapest (night tariff). Moreover, the appropriate Loxone app enables energy consumers to be switched off thus freeing up more power for vehicle charging. Once the e-car has been fully recharged, the other consumers (e.g. pumps) are then switched on again automatically.



The direct line to **KEBA**

Do you have any questions
or suggestions? Do you require
additional information?

We look forward to hearing from you!

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