



PRESS RELEASE

St. Pölten, 14th June 2017

25 Years of Successful Co-operation between Erste Bank/Sparkassen and KEBA

Self-service banking is convenient and easy to understand for bank customers - but that a technology lies behind this, which must offer the highest standards of user friendliness and security, is less well-known. The Österreichische Sparkassengruppe and the Austrian automation specialist KEBA have driven a successful partnership of innovation in this field for 25 years. And almost to the day exactly 10 years ago, the first self-service ATM at an Austrian bank with a closed cash cycle - in the specialist jargon cash recycler - was put into operation at Sparkasse Niederösterreich Mitte West AG. We gained attention in 2017 once more with an innovation and milestone in self-service banking: a new generation of self-service dispensing devices placing the user and their requirements still more centre stage and opening up new possibilities in self-service banking.

- **Mag. Helge Haslinger, MBA, MA**
CEO Sparkasse Niederösterreich Mitte West AG
- Mag. Peter Hronek, MBA**
Managing Board Director Sparkasse Niederösterreich Mitte West AG

Sparkasse Niederösterreich Mitte West AG places special emphasis on service and highly-qualified advice with its customer-oriented branch concept. Successful implementation in the region continues with the new opening of the branch in Blindenmarkt in June 2017.

The new generation of ATM devices supports this concept, since the customer advisor can thus fully concentrate on the requirements of the customer. Cash handling services can be omitted by the transfer of cash withdrawals to the self-service device, which provides the perfect support by issuing 6 notes and 4 coin notations. More time thus remains for personal conversation, service and advice and cash is safely stored.

Branch refurbishments likewise meet accessibility needs. The new development of the firm KEBA assists here, since it meets the requirements of European norms for the disabled. Usability Tests carried out at Sparkasse Niederösterreich Mitte West AG in November ran extremely positively.

The entire Sparkassengruppe can be contacted "omnichannel" by our customers through all desired methods of communication. The Sparkassen place special emphasis on digital media in addition to the extremely popular branch concept - over 1,000,000 customers use George, the most modern banking in Austria. We are also always available here for our customers with best Usability.

The Österreichische Sparkassengruppe and the Austrian automation specialist KEBA enjoy a long-standing partnership in the field of self-service banking. The foundations were laid 25 years ago - in 1992 - when the Sparkassen initiated a project on deposit and savings account automation and KEBA came to the fore due to its know-how as a provider.



Sparkasse Niederösterreich Mitte West AG has relied on KEBA products since 1999. The first step was deposit and paying-in machines and from 2003 also savings account self-service machines. Then 2007 marked a milestone in the automation of self-service banking: Sparkasse Niederösterreich Mitte West AG was the first Austrian financial institution to put into operation a self-service ATM with a closed cash cycle - in the specialist jargon cash recycler - in St. Pölten. The Sparkassen also received the prize for innovation in the banking awards 2007 for their pioneering role.

Sparkasse Niederösterreich Mitte West AG converted step by step from 2008 to ATMs with cash recycling function. These machines have the advantage that bank notes paid in at the device and checked on the spot by the machine itself for authenticity and fitness for circulation are immediately dispensed again with the next withdrawal. For banks this reduces cash handling costs and customers can be 100% certain of receiving authenticated cash.

When KEBA began developing a new series of ATMs in 2013, the value of the partnership over many years between the Sparkassengruppe and the Austrian manufacturer was immediately demonstrated. The requirements and experience of the Austrian Sparkassen in the field of self-service banking and cash recycling could be brought very early into the development of the new generation.

In July 2016, the world-wide first ATM in the new series was brought into operation at Sparkasse Niederösterreich Mitte West AG in St. Pölten. The piloting of further devices from the new series followed at Erste Bank and Sparkasse OÖ.

In the first 10 months, 76,500 transactions and over 1 million notes were processed using the 3 new self-service machines.

Today 80% of all self-service devices at Sparkasse Niederösterreich Mitte West AG are made by KEBA.

- **Mag. (FH) Thomas Schaufler**
Managing Board Director Erste Bank

For Thomas Schaufler in coming years customer convenience above all will be the focus of technical development. Today in Austria 50% of all cash transactions are processed by NFC (Near Field Communication). This of course occurs in the first instance at automatic banking terminals in stores.

But NFC is also used with ATMs. The function is being prepared for the newest generation of devices from KEBA and is expected to be available from March 2018. The first device featuring this function is already in use at the Erste Campus in Vienna.

In April 2017 alone, EUR 130m was transferred contactless at automatic banking terminals during 5 million transactions by customers of Erste Bank and the Sparkassen - without a single case of loss.

"The security of customer data is of the utmost importance with all our innovations," according to Schaufler. That Erste Bank and the Sparkassen were however not only the pioneers of NFC transactions but also of electronic banking is demonstrated by the success of George. "With over 1 million users we have clearly reached the peak of domestic banking here, with respect to the interface between online banking and branch business," according again to Schaufler.

The modern deposit and withdrawal machines are an important component of service in the branches and correspondingly must be state of the art and above all user friendly.

- **Ing. Mag. Gerhard Luftensteiner**
CEO KEBA AG

KEBA values highly the long-standing partnership of innovation over many years with Österreichische Sparkassengruppe. We can look back together on a series of milestones in the automation of self-service banking in the previous 25 years. The Österreichische Sparkassengruppe was also the first with which KEBA generated enthusiasm for its cash recycling ATMs. A further important milestone is the successful piloting of the new KEBA "evo" series of ATMs with Österreichische Sparkassengruppe.

KEBA went a step further in the development of this new series of products than before. Selected customers such as the Sparkassengruppe were actively involved in the development of the ATM. This form of co-operation is called "co-creation". Customers are not seen as passive consumers but instead are actively involved in product development as partners in value creation. The result is solutions which are even more oriented to customer requirements.

"The Usability - the user friendliness - of self-service ATMs is of very great importance to KEBA and was also a focus in the development of the new generation of devices. The best technology only demonstrates its value once it has a clear use for the customer and its application takes on a simple form," explains Gerhard Luftensteiner. Various requirements of the many different user groups such as customers, service technicians or device maintenance staff were taken into consideration with a "Design4all" approach, in order truly to maximise all potential for Usability.

The user interface, for example - the most important point of interaction for the customer - is a multi-touch screen. Bank customers today are accustomed to tablet functions with everyday devices and transfer similar expectations into the world of self-service. These are best fulfilled using multi-touch technology. The large display is also height-adjustable. This means the customer can adjust the service screen ideally for themselves up or down according to preference or height. This feature also accommodates physically disabled people in using the machines. Light-assisted user navigation, integrated cameras, sensors and a new basic user concept in addition make for a "smart" user experience.

The surface completely made of glass is also a new feature which is very resistant to wear and tear, secure against vandalism and easy to clean. And with the new "evo" series of machines, automated banking services still combine easily with advice due to new integration concepts. Automated services are provided and personal communication strengthened simultaneously by new switch solutions.

- **Maximilian Pointner**
CEO Sparkasse Oberösterreich AG

Automation does not occur at the expense of quality of advice. The strategy of placing emphasis on proximity to customers with a network of 162 branch locations in Upper Austria and the western Mostviertel and simultaneously providing the maximum comfort arising from digital possibilities and automation in the field of self-service is successful and will shape our future.

Against the background of cash enjoying high value in the population including among young people, we concentrate our focus with ATMs on the newest developments by means of which user friendliness, simplicity, increasing speed of transactions and thus unique customer experience can be guaranteed.

CEO Maximilian Pointner: "By user-friendly automation and George facilitating the most modern digital banking, we free our employees to provide qualified advice for our 410,000 customers."

The Sparkasse OÖ has for decades been a partner of KEBA in development and test phase innovation. A current example is the newest cash recycler which has been very successful in use with Sparkasse OÖ at the Linz/Landstrasse and PlusCity branch locations.

The tablet multi-touch function was in addition tested for maximum user friendliness in a customer survey and has achieved very positive results.

- **Mag. Dietmar Böckmann**

Managing director of s IT Solutions AT Spardat GmbH

Digital transformation is constantly advancing in the financial services sector and is radically changing customer behaviour. This development is presenting banks with totally new challenges - especially in the branch field. Close co-operation between Erste Bank and the Sparkassen as well as their IT service providers, s IT Solutions Austria and KEBA, has resulted in many years of state of the art solutions, facilitating the pioneering role of the Sparkassengruppe in the self-service sector.

The close co-operation with KEBA has led for many years to innovative concepts and ideas for products and enables the Sparkassengruppe constantly to demonstrate its innovative leadership in the financial sector. "As part of our co-operation we throw exaggerated formalism overboard in favour of agile and innovative solutions. That and a partnership marked by handshake quality are the key to our success," according to Dietmar Böckmann, managing director of s IT Solutions Austria. A recipe for enduring success.

The latest project, which could be successfully implemented thanks to the teamwork of these three actors, was the introduction of the newest generation of self-service devices from KEBA in the Sparkassengruppe. Through the early involvement of s IT Solutions Austria as well as Erste Bank and the Sparkassen in the development process, it was possible to co-ordinate requirements and technological solutions ideally. The simultaneous development of devices by KEBA and the development of a self-service application tailored for the Sparkassengruppe by s IT Solutions Austria posed special challenges, but finally paid off: Erste Bank and Sparkasse customers were the very first Austria-wide to enjoy using the revolutionary devices.

Within the Sparkassengruppe there are already more than 940 cash deposit and withdrawal machines with highly accessible cash recycling systems in use, whereof over 90 percent are made by KEBA. Both in terms of date of introduction and area coverage, Erste Bank and the Sparkassen play a pioneering role regarding cash recycling. In contrast to mono-functional cash withdrawal machines, they increase the profitability of branches through an optimised cash supply and dispensing circulation. Besides they have long since become invaluable to smaller and countryside branches due to the broad spectrum of functions they offer to customers.



From left to right: Ing. Mag. Gerhard Luftensteiner (CEO KEBA AG), Mag. Dietmar Böckmann (Managing Director s IT Solutions AT Spardat GmbH), Managing Board Director Mag. Peter Hronek, MBA and CEO Mag. Helge Haslinger, MBA, MA (both Sparkasse Niederösterreich Mitte West AG), Mag. (FH) Thomas Schaufler (Managing Board Director Erste Bank) and Maximilian Pointner (Managing Board Director Sparkasse Oberösterreich) at the press conference



From left to right: Ing. Mag. Gerhard Luftensteiner (CEO KEBA AG), Mag. Dietmar Böckmann (Managing Director s IT Solutions AT Spardat GmbH), Managing Board Director Mag. Peter Hronek, MBA and CEO Mag. Helge Haslinger, MBA, MA (both Sparkasse Niederösterreich Mitte West AG), Mag. (FH) Thomas Schaufler (Managing Board Director Erste Bank) and Maximilian Pointner (Managing Board Director Sparkasse Oberösterreich)



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Enquiries to:

Sparkasse Niederösterreich Mitte West AG
Advertising & Public Relations
DionR Peter Lafite
Tel. 05 0100 73 321, Mobile: 05 0100 6 73 321
E-Mail: peter.lafite@spknoe.at

KEBA AG
Corporate Communications
Katarina Weissengruber
Tel: 0732 7090 25440
E-Mail: wgk@keba.com