

Im Trend

Banking journal

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**KePlus se – for
maximum security
and efficiency.**

KEBA[®]

Automation by innovation.

Dear Reader,



With its innovative, high-availability products, KEBA is justifiably regarded as a reliable and well-established supplier of self-service terminals for banking institutes. In 2008, we established market benchmarks with the first KePlus generation and today the KePlus R6 and X6 continue to shine with availability levels of over 98 per cent. On the basis of the stability provided by these models, we have added the new "se" product generation and therefore in this edition of "Im Trend" we are pleased to present the "se concept", which offers both security and efficiency in a holistic combination.

As in every issue, we also wish to report on exciting success stories and concepts from our clients. The German Sparkassen recently installed their 1,000th KEBA cash recycler and in Austria, KEBA has received a contract for a total of 1,450 KePlus K6 account service terminals following an invitation to tender from the Erste Bank and Sparkassen.

There is also a great deal going on in the logistics area. The KePol package automats, which many of you certainly know under the name "Packstation", are currently making a triumphal progress around the world. This is because in the wake of the progress of e-commerce and the related increase in package traffic, postal and logistics companies in Lithuania, Luxembourg, Dubai, Russia and Denmark have recognized the advantages of first and last mile automation.

As always may I wish you pleasant reading and on this occasion a sunny summer until our next issue.

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

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for maximum security
and efficiency.**

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Improving the proven for the future.

The “se” concept – safety and efficiency combined in a holistic concept for the first time.

In recent years, KEBA has established itself as a reliable manufacturer of self-service terminals with the third generation of cassette-based cash recyclers.

The KePlus product family, consisting of two ATM’s with cash cycle technology, the KePlus P6 account statement printer and the KePlus K6 account service terminal, represents the perfect solution for the automation of cash and non-cash transactions in any bank branch.

The development of the KePlus ATMs is based on KEBA’s comprehensive know-how. This began to evolve in the 1970s with the control of self-service safety deposit box systems, continued with initial ideas regarding cash recycling at the beginning of the 1990s and culminated with the establishment of cash recycling in the banking market and the resultant stability of KEBA equipment.

With availability levels of over 98 per cent, the KePlus cash recyclers number among the most efficient systems available. Indeed, constant progress in the fields of security, efficiency, economy and availability has made KEBA the technology and innovation leader in the banking automation sector.

Now KEBA has taken another step forward with its KePlus R6se and KePlus X6se product developments, which represent the fourth generation of the company’s cash recycling ATMs. The terminals are based on the advantages of the precursor models but with the added safety and efficiency derived from the innovative “se” concept.

Attempted break-ins can be pre-empted by a range of measures on a hard- and software level, e.g.

- door lock monitoring
- strongbox solutions for the protection of coins
- optional security mirrors
- biometric finger vein recognition
- cash access protection
- the CPK+ anti-skimming solution.

These solutions enable the limitation of the potential for attack by means of the early recognition of attempted manipulation and the activation of alarms that have been programmed individually by the customer.

A special challenge with regard to manipulation recognition is the steady further development of forms of attack, above all in the skimming sector.

This consist of two main elements:

- The “s” which stands for the maximum safety provided by new security solutions
- The “e” which represents the maximum efficiency derived from optimized cash management and simplified banknote tracing

s – The integrated concept for maximum security

The numbers of cases of self-service terminal manipulation have risen sharply in recent years. Such attacks not only cause financial but also image losses, which have a negative effect on customer acceptance. For this reason, the safeguarding of self-service systems must be the number one priority. With the integrated KePlus security concept, banks and savings banks can minimize the security threat to KEBA self-service systems on the various attack levels and thus have decisive advantages for the protection of their customers.





Accordingly, for the first time KePlus Skimming Device Detection offers the reliable recognition of skimming attachments and thus makes a major contribution to the security of KEBA self-service systems. KePlus Skimming Device Detection monitors the area around the card reader throat reliably and effectively. Any lasting change in the monitored area is detected and the information passed to the interface electronics. The security module is located in the heart of the terminal and is therefore not recognizable from the outside. When an attempt to manipulate the system is spotted, various measures can be initiated. For example, a message can be sent to the help desk and the machine taken out of service, or if required further security measures such as the setting of an alarm (silent) can be deployed. Depending on the application possibilities, customers are protected against illegal attacks and criminal activities in connection with KEBA ATMs are halted immediately.

Another protective measure on the software level is the cryptographic safeguarding of communications between the platform and hardware. This prevents the reading of sensitive card data and the banknote recycling module is protected against external attempts at manipulation.

e – Holistic solutions for maximum efficiency

In view of the considerable costs derived from complicated cash handling procedures, terminal efficiency optimization was another priority during the development of the KePlus R6se and X6se.

Newly developed banknote validation unit for increased bank branch efficiency

The new banknote validation unit with the latest sensor technology offers the reliable recognition of double take-offs. As a result, in future it will be possible to exchange individual cassettes instead of all those in a machine.

The resulting advantages are clear:

- Lower process costs due to a reduction in the number of banknotes to be processed in the cash centre
- Reduced cash sourcing costs owing to a cut in the banknote requirement

- A cut in the interest loss caused by committed capital, as the volume of money in circulation is smaller
- Savings potential of 10-40 per cent with regard to transported values in tandem with full inventory protection

The new banknote validation unit not only recognizes double feeds reliably, but also serial numbers. This allows banknote tracing that is more efficient from both a time and expense perspective.

Apart from the new, integrated security concept and further developments with regard to system efficiency, due to its use of proven basic components, the KePlus se also convinces with exceptional stability and reliability.

The KePlus se thus offers state-of-the-art technical components in combination with the trustworthiness of its precursor models. This means that customers can be sure of making a risk-free investment in the future.

“ KePlus se is the fourth generation of KEBA cash recycling ATM's. ”



Finanz Informatik responds to the operator model trend with SB-Service-Inside, a complete, worry-free package for German savings banks

Successful pilot outsourcing project involving Finanz Informatik, Stadtparkasse Cuxhaven, KEBA and banqtec

Quite recently a trend has become apparent in the banking world with an increasing number of institutes opting for so-called operator models and thus the outsourcing of the responsibility for self-service system operations to external partners. As the supplier of IT services to the Sparkasse banks in Germany, Finanz Informatik has already accounted for this development and at the FI-Forum 2010 presented the SB-Service-Inside product, which enables banks to achieve their outsourcing goals. And since April, this service package has been showing its paces in practice at the Stadtparkasse Cuxhaven as part of a project with KEBA and banqtec.

During the last few years, the Internet banking boom has led many banks to reduce their branch numbers. But at the same time, bank customers have sought closer contacts with bank staff. In this situation, the credit institutes have recognized the fact that the special orientation and use of branches offers differentiation and a means of obtaining customer loyalty. Against the background of these developments, the closing of branches provides little potential for cost reductions and optimization. In addition, studies confirm that the significance of branches is set to increase still further in the coming years.

Moreover, self-service devices represent a direct interface to customers and thus a significant access channel for every bank. However, constant system availability is a precondition, not only for the supply of cash, but also banking customer satisfaction and acceptance. Nonetheless, the costs of terminal purchase and operation must be calculable and transparent for the banks.

As a rule, when self-service ATMs are involved, banking institutes assume full operational responsibility, which starts with the acquisition process, the choice of equipment and its configuration, and continues via organization and coordination, to installation, start-up, monitoring, service engineer contracting and the correction of faults during daily business.

In addition, the banking institutes are simultaneously confronted with enormous investment costs, especially when complete terminal generations require replacement. These investment peaks are made worse by the partial loss of staff members (semi- and full retirements, etc.), who possess valuable know-how in the self-service banking area, as well as the high technology risk when machines are discontinued.

It was precisely these challenges that confronted Stadtparkasse Cuxhaven, which in the middle of last year approached Finanz Informatik with regard to the possibility of outsourcing. In addition to mono-functional ATMs, this service was to cover eight cash recyclers and a total of thirty non-cash terminals.

As a result of their uniform design, compactness, high degree of innovation and infinitely adjustable display, a decision to opt for KEBA systems in the non-cash area had been taken at an early stage. Those responsible at the Stadtparkasse Cuxhaven attached special value to the standardized nature of the equipment because as Thomas Pfeifer, the Stadtparkasse Cuxhaven's head of IT Organization, explains: "For banking customers it is important that the machine is immediately recognizable and that they know which transactions can be completed on what machine."



Stadtparkasse Cuxhaven

Stadtparkasse Cuxhaven was founded in 1831 and has deep economic and social roots in the city and region. On December 31, 2010, the bank had total assets of EUR 889 million and a workforce of 260. Stadtparkasse Cuxhaven operates fifteen branches.

Finanz Informatik

Finanz Informatik (FI), which is based in Frankfurt am Main in Germany supplies IT services to the Sparkasse financial group and is one of Europe's largest bank IT service providers. Its customers include 426 Sparkasse banks, eight regional banks, the Dekabank, ten regional savings banks and other companies belonging to the Sparkasse financial group and the financial branch.

Finanz Informatik's portfolio includes the entire IT range, from the development and provision of IT applications, networks and technical infrastructure, to the operation of computer centres, consulting, coaching and support. With its efficient and comprehensive OSPlus banking solution, the company currently offers the leading IT system for the German banking market.



This is the case with KEBA's self-service terminals and statement printers and therefore we decided to use the KePlus P6 and K6 across the board."

The Sparkasse had also been operating several KEBA terminals in the cash area for a number of years and here too, the replacement of older machines prompted the consideration of machine types and functions. Finally, the integration of a coin deposit function provided the deciding factor in the selection of the KePlus X6, KEBA's multi-functional cash recycler.

In turn, the realization of the project by Finanz Informatik required the integration of the machines and banqtec, the long-term service partner of the Sparkasse, in the SB-Service-Inside package. Accordingly, KEBA's accreditation of banqtec as an authorized service partner, which took place in September 2011, was more than necessary.

In the course of this pilot project between Finanz Informatik as the operator, KEBA as the hardware supplier and banqtec as a service partner, Stadtsparkasse Cuxhaven was able to hand over total operational responsibility to Finanz Informatik with effect from April 1, 2012. The latter is acting as a services provider and has assumed the control, handling, coordination and monitoring of eight KEBA cash recyclers, 12 statement printers and 18 self-service terminals (which will be installed by the end of 2012).

The Sparkasse is thereby leasing self-service functions (e.g. cash recycling) and also has the opportunity to select options, special versions or accessories. As the services supplier, Finanz Informatik organizes service engineers and can provide the Sparkasse with active information when, for example, the card box is full.

The focus of SB-Service-Inside is therefore not only on hard- and software, but also the operational management of the self-service terminals. Synergy effects within Finanz Informatik are used to the full, as

specialists and engineers, who look after a specially installed hotline, are able to take care of several systems and banks.

Another advantage is provided by the fact that due to general agreements improved conditions of purchase can be obtained, which in the final analysis benefit the Sparkasse banks. Roland Mann, the responsible project manager outlines the tasks of Finanz Informatik as follows: "Finanz Informatik provides so-called SB-Service-Inside service managers, who advise the Sparkasse banks in the course of regular discussions, plan equipment replacement scenarios and are competent partners when problems have to be dealt with."

Conclusion

Against the background of constant cost optimization and increased efficiency within the branches, the trend towards outsourcing has gathered further momentum in recent years and months. Apart from greater cost efficiency, the central motive generally relates to a focus on core competences aimed at enhanced competitiveness.

However, at the same time, for the customer outsourcing means a certain loss of flexibility and independence. It is therefore all the more important that during partner selection, reliance is placed on competent companies with experience and expertise, in order that future-safety is guaranteed and the opportunities for outsourcing enhanced.

Thanks to trustworthy partners such as KEBA and banqtec, Finanz Informatik can offer the German Sparkasse banks a solution in the form of SB-Service-Inside, which outsources the responsibility and monitoring of self-service systems and exploits the benefits of scale.

The Dornbirn Sparkasse banks on full coverage recycling

“Cash recyclers underline our modern, innovative image.”

On the basis of a profitability analysis, during last August the Dornbirner Sparkasse in Vorarlberg, Austria decided to install cash recyclers at its branches on a full-coverage basis. Current figures confirm both the wisdom of this decision and indicate that the cash recyclers will achieve payback faster than anticipated. In an interview with “Im Trend”, Günter Masal, the head of the bank’s Organization and EDP Group, explains the background to this story.

How long have you been using cash recyclers at your savings bank?

We purchased our initial cash recycling system in November 2007 as the first bank in our region. We gathered highly positive experience with this KEBA system and in view of the increasing number of self-service deposits, we added another two terminals in August 2010.

What finally led to the decision to use cash recyclers on a full-coverage basis?

During last summer we revised our strategy and in the course of this process, completed a viability study. We wanted to know how and if cash recyclers pay and we arrived at the conclusion that in spite of the high purchasing costs, above all in overall terms cash recyclers would amortize relatively quickly. Payback is also achieved at smaller branches over the service life of the machine and even with a pessimistic assumption regarding the number of transactions; we determined a return on investment period of three years. We presented these results to our executive board and on August 26, 2011 received the go-ahead. In fact, there are already signs that ROI will be reached at a still earlier date.

Apart from increased economic viability and the optimization potential offered by the recyclers, for us four additional points were extremely important. Firstly, we wished to provide our clients with a comprehensive range of services, which would include the possibility of completing cash transactions outside business hours. This aspect is not to be underestimated, especially in view of the fact that up to 60 per cent of all transactions at our banks take place when the branches are closed.

Secondly, a closed monetary cycle is naturally more efficient. Cash transports are reduced and the supply cycles of the automats extended. Consequently, the branches are strengthened and their personnel resources can be deployed to optimum effect.

Thirdly, the greatest possible degree of self-service system uniformity is for us of major significance. Therefore, we decided to opt for full-coverage use.

Last, but not least, the task was to reach an investment decision for the next ten years. Therefore, we have already invested in the future and have set a precedent as a modern and innovative savings bank.

In the meantime, how many terminals have become operative and since when?

We have installed a total of 15 KePlus R6 machines at fourteen branches including our main bank. In addition, we have seventeen Rondo 4scanning non-cash terminals of the older generation in operation.

What in particular convinced you of the merits of KEBA and the KePlus R6?

Our experience with the KePlus R6 has been thoroughly positive. We have rarely experienced downtimes and are genuinely convinced by the stability and availability of the terminal. In fact, its functionality is sensationally good. What we appreciate about KEBA is the close contacts that we enjoy with the manufacturer. The quality is just right and in KEBA we have found a flexible partner that is also able to respond quickly to our wishes and concerns.

How have the customers reacted to the new terminals?

Initially, many were sceptical because they were used to automats that merely dispensed cash and as a consequence, some customers required an active introduction to the machine. However, our clientele quickly saw how simple the terminal is to operate and the speed at which deposits and withdrawals can be concluded and booked. In fact, one of our branches already has a self-service quota of 80 per cent.

“ What we appreciate about KEBA is the close contact that we enjoy with the manufacturer. ”



Günter Masal, Head of Organisation
and EDP Group, Sparkasse Dornbirn



Furthermore, as the KePlus R6 is prepared on a hardware level for linguistic support, we recently launched an initiative with the Vorarlberg Association for the Blind. Through the integration of this function by s IT Solutions, we are now pushing through barrier-free operation the system for persons with impaired vision.

What does the Dornbirner Sparkasse's map of the future look like?

I am a proponent of cash recycling technology and believe in the advantages offered by self-service. Accordingly, I am of the opinion that latent potential still remains in this area. It is important that self-service is not regarded as a cost factor, but rather as a possibility for opening up a lead over the competition. We can thus enhance our image as an innovative bank and have a first-mover advantage over other banks for a period of up to five years.

Not only existing customers should use our self-service systems, but also non-customers. I see these technologies as a means of winning over new clients and generating additional profits. Above all, the target group formed by young people could grow in years to come. Youngsters mostly have cash, which for example has been given to them as a birthday gift. They are very much inclined to use modern self-service terminals because they are "in" and "cool". As a result, accounts are not only opened because of free concert tickets, but actual account transactions also occur.

For the future, we are considering an active approach to the saver target group and the stepping up of related transactions in the self-service area. Subsequently, this should also lead to the capture of additional customers.

In general, we are looking to move the self-service area more into the spotlight and to attain further increases in efficiency through cash recycling.

You are playing a pioneering role in Vorarlberg in the cash recycling sector. What are your recommendations for other savings banks?

I am definitely of the opinion that a holistic concept must exist for the successful introduction of cash recycling and that initially support has to be on hand at the branches during the realization phase. Therefore, the topic of cash recycling and self-service is currently a recurring theme at our bank.

For example, we carry out intensive benchmarking and the self-service quotas of the individual branches are published on a regular basis. Simply purchasing cash recyclers in the hope that they will also be used is not the correct approach. Measures must be taken in order to intensify their employment and organizational and IT managers bear precisely this responsibility.

In addition, I can recommend the full-coverage use of recyclers. This furnishes customers with the same offer everywhere and during discussions bank advisors can refer to self-service deposits without the necessity of constantly having to add at which branches this is, or is not, available.

On April 1, 2012, we introduced a counter charge of €1 on all account models. We will see what effect this has on the use of the self-service terminals.

I will be more than willing to exchange ideas with other interested savings banks at various organizational meetings and specialist conferences (for example on June 19-20), where I will be presenting the results of our experiences.

“ Cash recyclers amortize within three years – even with a pessimistic assumption regarding the number of transactions. ”

“At some point, the time is ripe for new technology.”

KEBA cash recyclers have received a computer centre release from the Sparda banks and with immediate effect are part of the “Sparda Standard”.



The Sparda banking group in Germany consists of twelve legally and economically independent Sparda banks and several service companies. The Sparda banks traditionally cater for the needs of private customers and with roughly four million clients number among Germany’s most important financial institutions in the retail sector.

Last year, the KEBA KePlus R6 cash recycler already received the green light from SDV, the Sparda banks’ IT services supplier. Now the terminal has been officially classified as “Sparda-Standard”, whereby the computer centre has declared its suitability for the long-term support of all Sparda banks.

The “Sparda Standard” is a declaration of support issued by the IT services supplier SDV that determines the equipping of supportive self-service machines, in order to minimize costs within the Sparda Group. The Sparda banks can select from this standard.

This clearly underlines the fact that the Sparda banks are orienting their strategy towards new technologies, in order to be able to offer customers an improved service even outside business hours.

This process commenced some ten years ago, when as a pioneer, Sparda-Bank Nürnberg eG started to employ KEBA ATMs with the aim of providing its clients with an additional, 24-7 deposit service in the self-service area.



KePlus R6 perfectly fits into the branch’s concept of Nuremberg, Karolinenstraße.



Then following the market launch of the KePlus machine generations in 2008, Sparda-Bank Nürnberg eG decided to purchase several KePlus D6 terminals, the KEBA ATM for cash deposits with investment protection. Even at that time, Sparda-Bank Nürnberg eG appreciated the possibility for subsequent, problem-free updating to recycling technology and today the bank has a total of nineteen KePlus R6 machines in operation with three more on order. Virtually all of these ATMs are operated on a cash recycling basis.



KePlus R6 in the Sparda-Banks' Corporate Design

During last year other Sparda banks started to revise their self-service strategy and according to Georgina Winkler, the head of the Self-Service and Cash Systems Department at SDV, it became apparent that the time was ripe for a new technology.

The advantages of the closed cash cycle offered by cash recyclers were evident to both the Sparda banks and the computing centre. It was clear that the optimization of cash flows would reduce costs and the number of security company transports, thus providing considerable savings.



Branch Hamburg Eimsbüttel with KePlus R6 in the foreground

Since 2009 and 2011 respectively, Sparda-Bank Hessen eG and Sparda-Bank Hamburg eG have both had several KePlus R6 systems in operation and therefore three of the twelve Sparda banks in Germany are current KEBA clients.

The KePlus machines have convinced both SDV and the Sparda banks, and Georgina Winkler's enthusiasm is evident: "The prudence of the decision to opt for KEBA cash recyclers has been borne out in practice. The systems stand out due to their excellent availability levels and their extremely high quality."

A positive by-product is the fact that due to the more than positive experience gathered with the KePlus cash recyclers, at the recommendation of SDV, the Sparda Group has decided to also include the multifunctional KePlus K6 and KePlus P6 terminals in the Sparda Standard.

“ The systems stand out due to their excellent availability levels and their extremely high quality. ”

SDV - Sparda-Datenverarbeitung eG

- Founded in 1983
- 360 employees
- Computer centre located in Nuremberg for all twelve Sparda banks in Germany, which operate as independent cooperatives
- SDV offers competent, comprehensive and favourable priced IT for banks: Production, operations and service, system technology, network, PC installation and administration, self-service and ATM management (incl. cash management), development of special banking applications and consulting for Sparda banks

Sparda-Banken

- Over 4 million banking customers
- 1.8 million Internet customers
- Total assets € 62 billion (2011)

The Sparkasse Bremerhaven is systematically implementing its self-service coin deposit concept using the KePlus X6

The Sparkasse Bremerhaven has assumed a leading role in its region with the blanket installation of eleven KEBA KePlus X6 cash recyclers. The executive management of the savings bank has decided upon the systematic implementation of a self-service concept that includes the handling of both banknotes and coins.

Waldemar Nowak,
Sparkasse Bremerhaven



Sparkasse Bremerhaven handles the deposit function of coins on KePlus X6.

The Sparkasse Bremerhaven in Germany offers its customers a full range of services at a total of ten branches and five self-service outlets. In the middle of last year, it was planned to thoroughly renovate and modernize the bank's branch Lehe and at the same time ensure that the new opening would also involve cost optimization aspects. The logical consequence was to compensate for the function of the main counter by means of reliable self-service systems with high levels of availability.

A central issue in this regard was the future support and service of business customers. On the basis of business network and customer structure analyses for the creation of a future-safe and sustainable model, it was evident that the deposit of banknotes and coins had to be offered across the board.

According to Waldemar Nowak from the Sparkasse Bremerhaven's central Production and Services Division: "The starting-point for the blanket introduction of the KePlus X6 in the Sparkasse's business area

was the decision regarding the outsourcing of the main cash counter. Its functions were to be replaced largely by the use of technology and therefore the employment of cash recyclers with a coin counting function was essential."

KEBA and KePlus X6 as a first choice

The selection of the equipment manufacturer and the system type took place at a very early stage of the project. The Sparkasse had already gathered positive experience with KEBA's Rondo 4cashcycle+ R5 recyclers. The technical stability and availability of this system generation was a not inconsiderable factor in the decision to opt for KEBA.

Although the Sparkasse did not have any experience with the new machines, the high product quality and innovativeness of the cash recycler for banknotes and coins proved to be convincing. The KePlus X6 allows the deposit of coins without an extra terminal and therefore combines every function in a compact system, which sets market



 Sparkasse
Bremerhaven

benchmarks. Waldemar Nowak: **“As far as the size, functionality, reliability and ergonomics of the system are concerned, KEBA is always the first choice. Thanks to the small footprint and limited depth of the KePlus X6, we did not need to make complicated alteration to existing building structures and were thus able to avoid expensive conversion measures in the branches.”**

In addition, another decisive factor in the choice of KEBA was the fact that the bank’s customers were familiar with the system type due to its predecessor model and therefore in their eyes, the machines had merely been augmented with supplementary functions. Nonetheless, the new coin deposit function resulted in user operating errors, but these were minimized through a variety of measures such as process optimization during the handling of withdrawn cards, hard cash emptying and new service levels.

Waldemar Nowak underlines KEBA’s flexibility and solution-orientation: **“In particular, I would like to stress that apart from the security companies, KEBA played an active role in the solution development process, evaluated data and provided creative suggestions.”**

Supportive marketing measures were initiated parallel to the new installation, above all with regard to the provision of business customers with information concerning the new function, which allows the deposit of cash, including coins, in all the self-service areas. The fact that for customers, trips both to and in the bank had become even shorter and thus more efficient, was underlined as an additional service. Every system was provided with extra signs and a service hotline was installed, which offers assistance in the case of machine faults.

Prior to the installation of the eleven ATMs, which was completed in March 2011, KEBA drew up an availability calculation, which analyzed both the costs to the Sparkasse and the potential for optimization. In the meantime, all the processes are in full operation and the systems are running smoothly. According to statements from the

Sparkasse, the availability levels of the KePlus X6 are already at virtually the same satisfactory level of the mono-functional cash recyclers. Waldemar Nowak: **“For us, these values were a positive surprise and confirmed our choice of manufacturer.”** Customer acceptance has also increased and is reflected by the rising utilization statistics of the KePlus X6. Waldemar Nowak is convinced that the correct decision has been made, as it has facilitated process and cost optimization, while furnishing customers with an expanded service range that includes 24-7 deposits, independent of branch or counter opening hours.

In its pioneering role with regard to self-service coin deposits, Sparkasse Bremerhaven can offer other institutes the exemplary advice to consider their own processes carefully and to implement the resulting strategies in a strategic and holistic manner.



15 years of successful partnership with Raiffeisen

The fact that long-term business relationships pay dividends is especially evident in a fast-moving age. Accordingly, while the innovative KEBA non-cash line is primarily in operation in Upper Austria, Raiffeisen banks in Vienna, Lower Austria, Burgenland and Salzburg rely on KEBA's high-availability cash systems.

The true winners from these business ties are the end customers, as they profit from modern, intuitively operated self-service ATMs, which facilitate the handling of their cash and non-cash transactions on a 24-7 basis.

The cooperation between Raiffeisen and KEBA was heralded in during the mid-1990s, when KEBA joined forces with IBM to implement the first RONDO line transfer terminals in the Raiffeisen world. Subsequently, customer satisfaction levels and the positive feedback regarding the TOSCA document scanner, a successful KEBA development that is currently in its third generation, served to bring the business relationship between Raiffeisen and KEBA up to a new level.

As a consequence of the resultant basis of trust and in the line with the then current vision of Raiffeisen Oberösterreich that every standard counter transaction should also be made possible using self-service, an ambitious development project was launched for the processing of savings books. The only similar projects in the German-speaking region at that time were to be found at the Bayerische Sparkasse, whereby this institute was not confronted by the challenge of savings book anonymity.

Following several years of intensive development and implementation work at both KEBA and the Raiffeisen Oberösterreich banks, the first savings book printers were installed. The Raiffeisen Oberösterreich Banking Group thus assumed a pioneering role in the field of paper transactions, as the state-of-the-art technological components and the expansion capacity of the system were at that moment unique in Europe. Moreover, the outstanding availability and technical reliability of the RONDO 4forms+ transfer terminals are still evident today in practical operation.

With the development of the KePlus non-cash line, KEBA was also able to convince Raiffeisen with regard to the use of bank statement printers. The features of the KePlus P6 such as the infinitely adjustable display and double-sided statement printing, which are unique in the market, resulted in the momentary high-point of the long-term, proven teamwork with the bank.

January 2011 saw the commissioning of KEBA as the exclusive supplier to Raiffeisenbank Oberösterreich (reported in "Im Trend") and in the meantime, the bulk of the 300 KePlus P6 systems ordered by the bank are in operation. These innovative products have met the stringent quality requirements of the client in full at the highest technological level.

Gerhard Luftensteiner, the KEBA AG CEO: **"We are more than pleased by the trust that the Raiffeisen Oberösterreich Banking Group has invested in us. With the equipping of the Raiffeisen banks in Upper Austria with our new statement printers, we have succeeded in achieving a significant success that reaffirms our competence in this area."**

However, KEBA not only stands out due to its top quality, innovative products in the non-cash segment. The Raiffeisen banks in Vienna, Lower Austria, Burgenland and Salzburg all employ tried and tested KEBA technology for the optimization of cash processes. If in the past the ATMs involved were simply for deposits, since last year cash recycling systems have also been put into service. Moreover, expectations were exceeded after just a few weeks of operations, as the cash recycling systems provide excellent availability and performance. In addition, the positive feedback from end customers has confirmed the probity of the decision of the branches to install cash recycling automats.

Gerhard Luftensteiner: **"Our business links with Raiffeisen demonstrate the level of technological progress that is possible through solid teamwork. We are looking forward to the next fifteen years during which can hopefully maintain and further consolidate this relationship."**



The latest non-cash terminal KePlus P6 and Rondo mini.





Erste Bank and Sparkassen: KEBA chosen as exclusive supplier of non-cash terminals

In the coming years, KEBA is to deliver a total of 1,450 KePlus K6 systems to the Austrian Erste Bank und Sparkassen. This is because the technology, availability and user-friendliness of KEBA's latest account service terminals proved so convincing that the Erste Bank und Sparkassen took an unusual, single vendor decision in this area with the choice of KEBA as the sole supplier of all non-cash systems. For KEBA, in terms of numbers, this contract represents the largest-ever single order in the banking automation area.

Last summer, the Erste Bank und Sparkassen invited the leading manufacturers of self-service banking terminals to tender for a contract involving the replacement of all its operative customer information and transaction terminals. The background was provided by the intended substitution of older ATMs with state-of-the-art technology.

Gerhard Luftensteiner, the KEBA AG CEO: "The KePlus K6, our newest product in the banking automation area, possesses the very latest technology and is ideally suited to the demands of the banks. Our multifunctional account service also scores with completely new features such as the infinitely adjustable display and the optical paper level measurement."

Above all, the KePlus K6 was able to convince the Erste Bank und Sparkassen due to its compact dimensions. As a result of its space-saving design, the machine fits into standard niches and thus allows the simple, problem-free substitution of existing terminals.

Peter Bosek, from the Executive Board of the Erste Bank der österreichischen Sparkassen AG explains the background to this decision as follows: "We wish to be a 24-7 shop and with the new terminals have moved another step closer to our goal of offering around-the-clock banking. Irrespective of opening hours, our customers can not only collect their bank statements, but also immediately carry out transfers per payment slip."

The KePlus K6 allows the addition, removal and retrofitting of individual components as required. This provides unprecedented flexibility and facilitates a diversity of features during the entire product service lifecycle. Peter Seitz, from the Self-Service Channel Management of Erste Bank der österreichischen Sparkassen AG: "We are placing ever-greater demands on the technology, ergonomics and cost-efficiency of self-service ATMs, which in the final analysis benefits our customers. We are convinced by the modern technology of these terminals in tandem with system flexibility and the price-performance ratio."



Peter Bosek



Peter Seitz

1,450 KePlus K6
for Erste Bank
and Sparkassen



KEBA has been working with the Austrian Erste Bank und Sparkassen since 1996 and roughly ten years ago, the first KEBA customer information and transaction terminal was installed. The banks were also among KEBA's first customers in the cash recycling sector and Gerhard Luftensteiner sees this past and future teamwork as follows: "We have a long and successful business relationship with Erste Bank und Sparkassen. The use of the latest technology in the non-cash, self-service solutions area represents another milestone. We are naturally delighted that the Erste Bank und Sparkassen have placed their trust in us and continue to rely on KEBA with regard to high-availability and reliable self-service non-cash terminals."

Between 2012 and 2013 some 300 KePlus K6 systems with account statement printer and document scanner will be installed at the Erste Bank alone and over 1,100 machines at Sparkasse banks throughout Austria. The KePlus K6 will be in full-coverage operation throughout the Sparkasse Group in Austria and allow KEBA to consolidate its position as the number one in the Austrian savings bank market.

The Sparkasse Speyer banks on KEBA

KEBA installs its 1,000th cash recycler within the Sparkasse Group in Germany



Uwe Geske, CEO, Kreis- und Stadtsparkasse Speyer on the left;
Gerhard Luftensteiner, CEO, KEBA AG on the right

The Austrian automation specialist KEBA recently installed its 1,000th self-service cash recycler within the German Sparkasse Group. KEBA is a pioneer in the field of self-service ATMs for closed cash cycles in Europe and in Germany alone some 3,000 of the company's special terminals are in operation.

1,000th self-service cash recycler installed in the German Sparkasse Group

A growing number of Sparkasse banks in Germany have come to rely on innovative ATMs from Austria. For example, last year the Sparkasse Speyer, which is regarded as the market leader in its region, was confronted by the challenge of replacing all its ATMs. In this situation, owing to its highly mature technology in the cash recycler area and the excellent availability of its systems, KEBA succeeded in obtaining the bank as a customer.

As Uwe Geske, the Kreis- und Stadtsparkasse Speyer CEO explains: "We opted for KEBA for this extremely significant change because it provided innovative and proven solutions for self-service operations." The KePlus R6 cash recycling system convinced the client with its stability, high availability levels and extremely simple operation.

A total of 19 self-service cash recyclers (KePlus R6) were installed in the Sparkasse Speyer branches and these included the 1,000th KEBA cash recycling terminal to be supplied to the German Sparkasse Group. Gerhard Luftensteiner, the KEBA AG CEO, "This was a milestone for KEBA and underlined clearly the trend towards self-service cash recycling."

The prudence of Sparkasse Speyer's selection of KEBA as a partner has been demonstrated by practical experience. Since their installation, the systems have operated smoothly and both customers and staff have praised their easy and intuitive operation and straightforward machine support.

All in all, the switch to the new technology and the introduction of KEBA ATMs using cash recycling technology have proved to be highly positive. The Sparkasse Speyer management sums up as follows: "The levels of customer and employee satisfaction are excellent and this is not a matter of course when one replaces technology across the board."

Kreis- und Stadtsparkasse Speyer

The Kreis- und Stadtsparkasse Speyer is a public law savings bank based in Speyer Rhineland/Pfalz. It has total assets of approximately EUR 1.5 billion, 14 branches and a workforce of around 300.



Matthias Ahrens, Sales Manager, Sparkassen Germany, KEBA AG on the left; Stefan Stark, Senior Organization Manager, Kreis- und Stadtsparkasse Speyer on the right

KEBA parcel machines go from success to success

The triumphal progress of KePol logistics solution began in 2001 with the assignment of Deutsche Post DHL. In Germany, the automated logistics solution by KEBA is better known today as „Packstation“ with an installation base of 2,500 units. Every German citizen can reach a Packstation within 10 minutes.



KePol parcel machine at BPM-Lux in Luxembourg

With the rise of e-commerce and the resulting increase in parcel volume it is getting more important everyday for postal and logistics companies around the world to offer their customers a parcel pick-up and drop-off service regardless of business opening hours, 24 hours a day, seven days a week. The success stories of KEBA therefore now spread throughout the world as the following examples show:

The Russian parcel logistics market is characterized by enormous expansion with annual growth rates of 30 to 35 per cent. In 2011, a transaction volume of EUR 8 billion was generated. The Pochtomat company in **Russia** has recognized this potential and therefore enables its customers the safe transfer of goods using KePol machines with „LogiBox“ branding.

Pochtomat is the operator of a machine network, which gives web shops an opportunity to choose from various logistics companies in order to deliver goods to their customers. After three roll-out phases the basic network already comprises 120 KePol machines.

Luxembourg has even two automated parcel systems, both of which rely on the proven quality of KEBA's KePol system. BPM-Lux, solutions provider in the last mile, already operates five KePol machines and thereby offers its customers the opportunity to pick-up their parcels from companies that typically do not ship overseas. „P&T Luxembourg“, the postal operator in Luxembourg has already installed twelve machines.

In November 2011, the KEDU company launched an independent parcel terminal park in **Dubai** with 15 of the latest KePol machines under the name „Parzel“. The strategic partnership between KEBA and KEDU has resulted in an advanced and innovative solution, which offers businesses and individuals in the Emirates access to state-of-the-art, automated delivery.



„Døgnposten“ in Denmark

In **Lithuania**, KePol machines withstand harshest weather conditions at minus 28° C. A total of 71 machines has been installed so far.

In **Denmark**, KePol machines are known and enjoying great success under the name „Døgnposten“ since 2008. As a result of positive feedback and as the Danish people have clearly taken the 24-7 service very much to their hearts, the number of parcel stations is in the meantime 190 machines.



KePol in Lithuania

KEBA has the world's largest installation base with more than 3,000 KePol parcel machines. In 2011 alone, 400 machines have been installed and put into operation – an amount that no other manufacturer has ever achieved in one year.

The future will be driven by electric power and Austrian technology

KEBA as an important development partner in the CMO project*

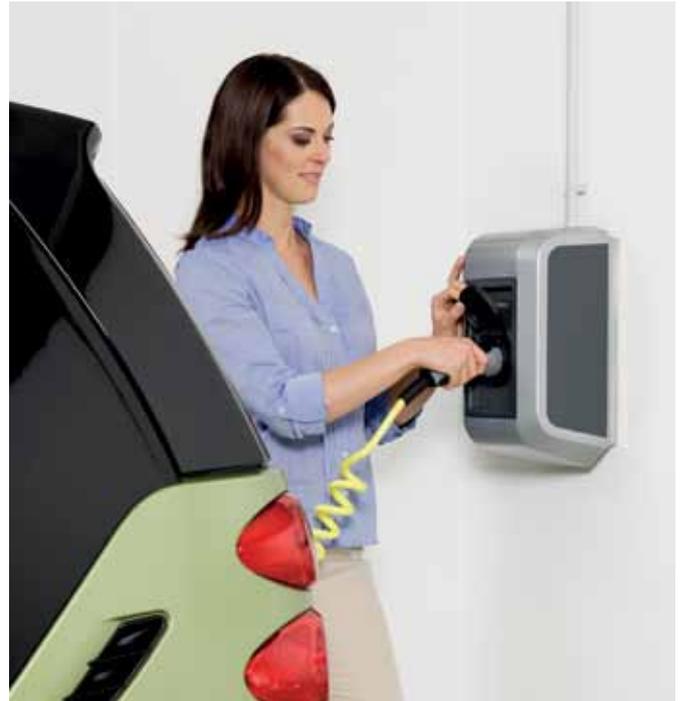
Twelve partner companies from the Upper Austrian Automotive Cluster are jointly developing low-cost components for e-vehicles and simple infrastructure use in the course of the Clean Motion Offensive (CMO).

The mission statement of the Automotive Cluster's 12-company project consortium is: **The future will be driven by electric power and Austrian technology.** Thomas Eder, the Automotive Cluster Manager, outlines the content of the CMO as follows: "CMO deals with the aspects of electromobility that still require major development. These involve technically reliable and favourably priced power systems and the simple use of infrastructure. Driving with electric vehicles should be made more comfortable and cheaper by means of new technologies."

The CMO project was launched in 2010 and is scheduled to run until 2013. Its participants include a range of differing partners such as industrial companies (e.g. KEBA and Steyr Motors), energy suppliers (Linz AG), research bodies and schools of applied sciences and universities (e.g. the Graz University of Technology, the Wels School of Applied Sciences). They are working together on the development of key e-vehicle technologies, suitable software for the cost-efficient operation of infrastructure solutions and concepts for the day-to-day use of e-mobility.

CMO is being supported by Austrian government funding and focuses both on components that will extend vehicle range and, in particular, on user-friendly charging infrastructure. KEBA's long-term experience in the latter area is flowing into the project and the data emanating from joint research with the project partners is supplying important input for further technological developments.

KEBA started its intensive involvement in the topic of energy automation as early as 2009 and since then has been producing user-friendly infrastructure solutions for sustainable mobility in its own Electromobility Business Area. Within the CMO project, KEBA is working with the energy supplier Linz AG and the Wels School of Applied Sciences on a charging infrastructure solution, which facilitates intelligent load management. KEBA is a competent partner with regard to this issue and is itself benefiting from the network of highly diverse companies and institutions.



In future, load management will be employed primarily in the fleet area and be used wherever more than two e-vehicles are to be recharged, e.g. companies and car parks. Through shifts, prioritization and distribution, load management allows the minimization of load peaks, especially at times when the load, i.e. the power requirement, exceeds current input. Capacity is thus utilized to maximum effect, costs reduced on a lasting basis and resource consumption optimized. Efficient load management facilitates the charging of several e-vehicles with the lowest possible connected load and maximizes load input. This enables the avoidance of the costs relating to high load peaks and connected load.

Specially coordinated user models will be available by the end of the project next year.

<http://www.cleanmotion.at/>



* CMO stands for Clean Motion Offensive and is an Upper Austrian Automotive Cluster project, which involves R&D in the field of low-cost, automotive industry components and the simple use of e-mobility infrastructure.

Event overview 2012

KEBA trade fair exhibits in the banking, services and energy automation areas

January	March	May	June	November
<p>■ ATMIA Europe's 2nd Annual Forum on ATM Innovation (Vienna, Austria) Together with the Steiermärkische Sparkasse, KEBA gave a presentation on the subject of cash recycling and branch concepts.</p> 	<p>■ ID World Abu Dhabi (Abu Dhabi, UAE) In Abu Dhabi, KEBA exhibited jointly with its cooperation partner KEDU and presented its automated "Parzel" logistics solution.</p> 	<p>■ SVN Sicherheitstage (Hanover, Germany)</p> <p>■ ARZ Org.team Tagung (Stegersbach, Austria)</p> 	<p>■ QUID Innovation Italy (Milan, Italy)</p>	<p>■ Sparkassen-Kontakttage (St. Pölten, Austria) This year, the in-house fair of the Austrian Sparkasse banks will be held in St. Pölten. As a well-established manufacturer and market leader, KEBA will naturally be present.</p>
<p>February</p> <p>■ World Mail & Express Americas Conferences & Exhibition (Miami, USA)</p> 	<p>■ Marketforce European Postal Services (Rome, Italy)</p> <p>□ CEVITTS (Amsterdam, Netherlands)</p> 	<p>■ Retail Banking Forum 2012</p> <p>■ World Mail & Express Europe 2012 (Geneva, Switzerland)</p>	<p>October</p> <p>□ eCarTec (Munich, Germany)</p> 	<p>■ FI-Forum (Frankfurt, Germany) As in the past, KEBA is one of the main sponsors of the FI-Forum and this year will be premiering its new KePlus se product line.</p> 

Key

- Banking automation
- Postal and logistics solutions
- Electromobility

For scheduled events please visit www.keba.com/en/company/datesevents.

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