

Im Trend

Bankjournal

CeBIT 2007 spezial edition

KePlus – Technology for your success



KEBA[®]

Automation by innovation.

Editorial



Dear Reader,

I am especially delighted that this year's special CeBIT edition of "Im Trend" contains a presentation of the very latest KePlus banking terminals.

You will find all the hottest information about this new and highly cost-efficient generation of KEBA self-service machines and also be able to read about the experience gathered by the Commerzbank during the testing of the compact KePlus X6 ATM with cash cycle technology.

In addition, you can learn more about KEBA's customer support network and how you can benefit from its full coverage, top quality services, which, above all, are flexibly tailored to your individual needs.

I wish you a successful and interesting CeBIT and lots of reading pleasure.

Yours sincerely,

Franz Berger MBA
KEBA Banking and Services
Automation Business Unit Manager

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KePlus – technology for your success.

With KePlus, which will make its debut at the CeBIT 2007, KEBA is about to set new benchmarks in the bank automation area. As the technology and innovation leader in the field of cash recycling terminals, with the new KePlus generation, KEBA offers the most cost-efficient self service terminals in the market and support for banks and savings banks on the road to self-service success.

The new KePlus terminal generation consists of two ATM's equipped with cash cycle technology (KePlus R6 and KePlus X6) and two deposit systems with an optimised range of functions (KePlus M6 and KePlus D6).

The new products offer still shorter processing periods during paying in and deposit/withdrawal in a closed cash cycle, as well greater security through the further development of the banknote checking device. Intuitively operated service tools and simple, ergonomically designed user guidance also guarantee high levels of customer and employee acceptance. Moreover, technological progress has been supplemented by a size reduction and a related cut in the space requirement, while a new design rounds off the complete machine image in a per-

fect manner. Banks and savings banks will profit from these innovations and obtain notable cost advantages from the reduction in security company, capital investment and service/maintenance expenses.

KePlus. A new name for KEBA banking products

Not just the products are new, as with KePlus, KEBA has also concentrated the new systems in its corporate portfolio under a single name. KePlus makes clear the relationship to the company, which is an international player of long-standing. Furthermore, within this product group, individual products are classified by the designations R6, D6, X6 and M6.

The following considerations form the basis for the new products:

- Simplified optical integration into existing self-service concepts.
- The combination of differing functions in a single device.
- The facilitation of barrier-free access.
- An increased competitive lead due to further technological development.
- Investment protection through component retrofitting capacity.
- Still better fulfilment of both your needs and those of the customers.

KePlus – test by the Commerzbank.

At the end of 2006, a number of manufacturers received a letter from the Commerzbank. This stated, “We intend to test the latest generation of self-service cash recyclers. Can you provide us with such a machine including a sidecar coin deposit unit for mass pay-ins?” Four producers answered the challenge including our existing supplier, KEBA.

Following a number of discussions and the clarification of open questions, the following story unfolded:

At the beginning of January, the Commerzbank received a consignment from Linz. What was immediately apparent was its smallness. The Commerzbank had expected a banknote recycling

device with a coin deposit unit and it seemed impossible that these were contained by the package supplied. The carrier was asked as to whether there was a second consignment for the Commerzbank, but this question met with a negative response. Accordingly, the inquisitiveness regarding the contents of the package started to increase.

The package was subsequently transported to the high-security testing area, which was a simple procedure as it easily passed through every standard door. In the meantime, the responsible KEBA employees had arrived and the “new, future-oriented and absolutely top secret bank note recycler” (KEBA quote) could be unveiled.

The surprise was complete. For although the terminal was barely larger than its predecessor model, a pure banknote recycler, the new machine had an integrated coin deposit module. The design made an immediately pleasing impression and the ergonomics appealed at first glance.

Following the detailed instruction of our specialists, the initial pay-ins/-outs and coin deposit were completed. Everything proceeded with the usual logical steps and reliability, but a little faster than in the past.



A success



KePlus X6 wird von der Commerzbank auf Herz und Nieren getestet.

Testing of the KePlus X6 terminal has only just commenced, but we are confident that we are unlikely to experience any major (unpleasant) surprises. During the coming weeks, the device is to be given a thorough workout by the Commerzbank's experts in order to ensure that it lives up to our expectations.

The results of the offline tests held up to now fulfilled these requirements, even though there are one or two suggestions for small improvements (when is a customer ever satisfied?). The advantage of the device is that to a large extent it employs components already proven in the Commerzbank, but that at certain decisive points,

improvements have been made. Above all, the minimisation of the space requirement should be mentioned in this context.

It is really astonishing that the new KEBA banknote recycler with integrated coin unit is far smaller than its predecessor, in spite of the fact that it offers the same banknote and coin capacity and higher performance.

An engineering masterpiece!

Heike Fischer,
Director, Commerzbank Head Office
Stefan Geiser,
Departmental Director, Commerzbank
Head Office



Commerzbank Zentrale in Frankfurt

ss report

KePlus – Cash recycling systems



KePlus R6

The ATM with cash cycle technology for the deposit and withdrawal of banknotes.

The new KePlus R6 banking terminal with cash cycle technology from KEBA is characterised by the highest levels of cost-efficiency and smoothly transfers banknote transactions to the self-service sector with a minimum space requirement. TCO advantages are provided by the small area needed by the machine and the reduction in CIT (cash in transit), capital investment and service/maintenance costs. At the same time, the KePlus R6 frees human resources for profitable sales activities and the solution package is easily integrated. Intuitively operated service tools and straightforward, ergonomically designed user guidance guarantee high levels of customer and employee acceptance. Mature technical components, optimised cash recycling technology, extensive banknote deposit and withdrawal capacity and innovative features combine to offer outstanding customer availability. As a result of the low volume (height, width, depth) the machine offers barrier-free accessibility to every target group.

The KePlus R6 combines proven core technology with the updated components and is compatible with its predecessors at application level. As far as the operating elements are concerned, care was taken to ensure greater comfort and ergonomic, simple and easily accessible operation for the user.

KePlus R6

- Deposit, withdrawal and recycling of banknotes.
- Payment of bills.
- Information applications.

KePlus X6

The compact ATM with cash cycle technology for the deposit and withdrawal of banknotes and coins.

With the KePlus X6, KEBA has extended its portfolio with a multifunctional cash recycler of the latest technological generation. The KePlus X6 banking terminal combines all counter services and transfers cash transactions to the self-service area in their entirety, thus facilitating modern, counter-free branch concepts. In addition to the deposit and withdrawal of banknotes and coins, the KePlus X6 is also equipped with the latest cash cycle technology. The optional scanner is ready for the completion of payment procedures with change return. As is the case with the KePlus R6, TCO advantages are created due to a reduction in CIT (cash in transit), capital investment and service/maintenance costs. Intuitively operated service tools and straightforward, ergonomically designed user guidance guarantee high levels of customer and employee acceptance. Mature technical components, optimised cash recycling technology, extensive banknote deposit and withdrawal capacity and innovative features combine to offer outstanding customer availability.

The KePlus X6 is therefore the most cost-efficient product available for counter automation, i.e. the complete transfer of all cash transactions to the self-service sector.

KePlus X6

- Deposit, withdrawal and recycling of banknotes.
- Deposit and withdrawal of coins.
- Payment of bills with change.
- Scanning and processing of transfers.
- Information applications.



KePlus. Product range.

KePlus pay-in systems

Renewal

Cash pay-out
+ Statement printer



R6 / X6
+ Statement printer

Supplement

Cash pay-out
+ Statement printer



Cash pay-out
+ Statement printer + D6 / M6



R6 / X6
+ Statement printer



KePlus D6

The self-service terminal for bank-note deposits, which offers security of investment.

The KePlus D6 constitutes the perfect supplement to your self-service range and offers investment safeguards. The KePlus D6 is a cash deposit terminal, which employs a large deposit box (up to 6,000 banknotes). If required, it can be upgraded into a KePlus R6 ATM with cash-cycle technology.

Should an existing cash dispenser have reached the end of its service life, a new purchase is unnecessary, as retrofitting of the KePlus D6 and its conversion into a KePlus R6 combines deposit and withdrawal capacity in one system.

The KePlus D6 and KePlus M6 cash deposit systems rounds off self-service zones with existing cash dispensers in the best possible manner, as well as safeguarding your investment!

KePlus M6

The self-service terminal for bank-note and coin deposits, which offers security of investment.

With the KePlus M6, KEBA offers a multifunctional cash deposit terminal, which slots perfectly into every self-service zone and is fitted with coin and banknote feeds as a standard feature. The self-service range can be enlarged at any time with additional coin and banknote withdrawal capacity at reasonable expense. If required, the pay-in system can be upgraded on the spot into a KePlus X6 ATM with cash-cycle technology.

KePlus D6

- Deposit of banknotes.
- Cashless payment of bills.
- Upgrading into a KePlus R6 with cash-cycle technology.

KePlus M6

- Deposit of banknotes and coins.
- Cashless payment of bills.
- Upgrading into a KePlus X6 ATM with cash-cycle technology.

The future of bank automation

The closed cash cycle is an economically attractive solution of the processing of cash transactions. With KePlus, KEBA offers the most cost-efficient cash recycling machines on the market and enables banks and savings banks to cut their cash handling expenses!

Gerhard Luftensteiner, the KEBA AG Chairman is convinced that, "Banking terminals with cash-cycle technology represent the future of bank automation." Moreover, he adds, "As the innovator and leader in the cash-cycle technology area, KEBA has developed a new, highly efficient generation of banking terminals. The cost-efficiency of the new KEBA terminals is unsurpassed and is based on the optimisation and minimisation of cash handling costs, maximum availability and the highest levels of customer and employee acceptance."

The exceptional cost-efficiency of the KePlus terminals can be traced to a number of features. The optimised

cassette configuration, selected technical components, long-term experience, ingenious design including numerous security features and high transaction speed adding up to a range of advantages, which increase bank and savings bank effectiveness.

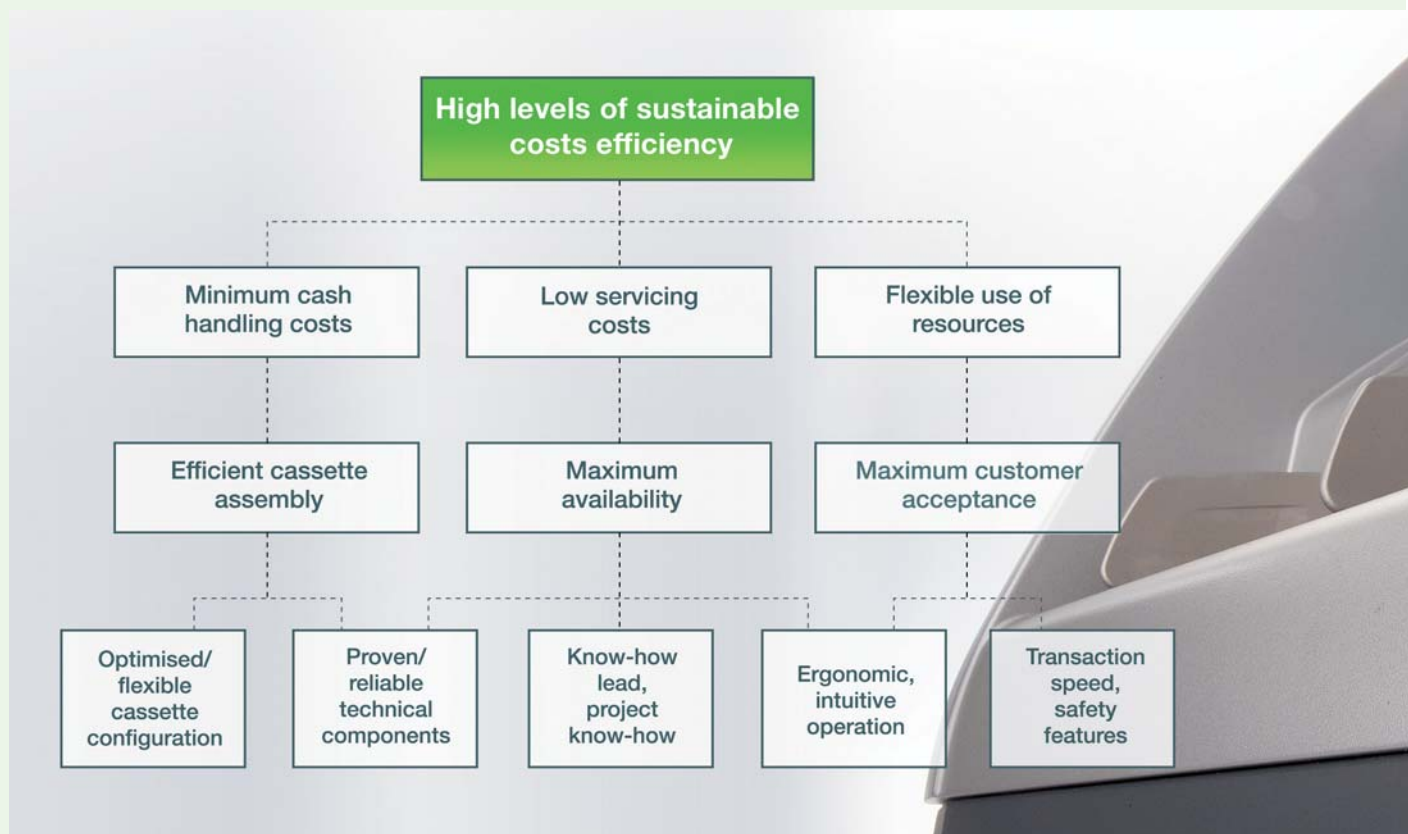
All the advantages that the KePlus terminals provide, such as the minimisation of cash handling and service costs, maximised availability and customer acceptance, as well as the flexible use of resources, result in the unsurpassed economic benefits of KEBA devices.

Profit from our leadership and get that KEBA solutions buzz!



"Banking terminals with cash-cycle technology represent the future of bank automation."

Gerhard Luftensteiner, KEBA AG Chairman



First class service for first class products.

Opting for KEBA means that you have chosen products, which with their mature technology and innovative ideas leave many other solutions behind. Moreover, in order that you remain satisfied with KEBA products, the company offers a customer service of exceptional quality. This ensures the maximum cost-efficiency and availability of your KEBA terminals.



Multi-vendor
service concept

Service

The KEBA service idea

In order to secure your long-term satisfaction with KEBA products, the company has a range of flexible, top quality support and service capabilities available, which furnish full coverage and above all, are tailored to individual customer needs. These services are available throughout the entire life of the product. An international customer service and partner network, offers quick and reliable support with a focus on customer satisfaction.

The KEBA service concept

This flexible service concept is oriented towards customer wishes and is based on open market, multi-vendor strategies. Selected partnerships with leading suppliers create a multi-vendor service, which is constantly supported by key KEBA engineers on the spot and our customer service in Linz, and thus guarantees first class, full-coverage service of sustained quality even in difficult circumstances. KEBA's holistic approach to services is mirrored by the support and service capabilities on offer.

Reliable support throughout the life of a product

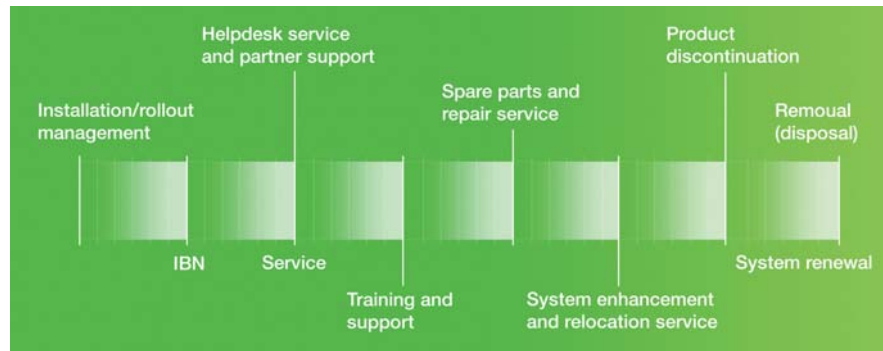
KEBA supports you throughout the life of your product with flexible services, which are tailored to precisely meet your demands and needs and extend from the preparations for installation to system renewal.

Rollout management

In the case of large numbers of machines, KEBA undertakes the planning, site preparation and installation of the terminals, as well as the accompanying quality surveillance, which all helps you to save valuable resources.

Start-up and life cycle service

Technically correct installation and systematic start-up by KEBA engineers



Life-Cycle Service

or an authorised support partner, in combination with extensive training of your staff, add up to a standard service for KEBA products.

Our services in the support sector range from single calls and diverse Service Level Agreements (SLAs) with guaranteed reaction and repair times, to individual full maintenance contracts. The differing service levels (1st, 2nd, 3rd level) are covered by our hotline, via which we are able to offer professional managed services.

System changes (IMAC/R - installation, move, add and change / remove).

KEBA carries out all necessary system changes and enlargements (IMAC/R - installation, move, add and change / remove) in co-operation with your employees. This guarantees smooth completion with minimum business disruption.

Spare part and repair management

During the entire service life of its products, KEBA guarantees the complete spare part supply on fixed delivery dates. Should a complex component become defective, the KEBA Repair Centre organises qualified and, above all, rapid repairs or an appropriate replacement.

Help desk and support service

The technical specialists, who operate the KEBA support hotline assist you with your problems and ensure that you receive assistance as soon as possible.

Training and certification

KEBA designs customised training packages for installation teams, service providers, support engineers and personnel, ensuring the appropriate quality assurance through ongoing workshops and certification courses.

Customer and partner management

KEBA secures the quality and fulfilment of contracts with service partners. With major customers, KEBA completes performance projects, in order to steadily raise system availability.

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Detailed information concerning our services range is available under: <http://www.keba.com>

Manche
Dinge kommen
immer wieder.



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Wie Geld immer wieder kommt
erfahren Sie auf der CeBIT.

Besuchen Sie KEBA auf der CeBIT und erleben
Sie die Zukunft der Bankautomation.



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Automation by innovation.