

Issue 1/2021

# iMTREND/

The KEBA magazine

## **Growth demands agile structures**

KEBA: one strong brand,  
three strong businesses

## **Success stories from the field**

Smartphone as door opener  
& cash dispenser

LzO & KEBA: 15-year partnership



**KEBA®**

Automation by innovation.

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# Growth demands agile structures

KEBA is pleased with the company's strong growth over the last decade, not only in sales and number of employees but also in solutions portfolio and different market areas. To further these favorable developments and the company's agile, customer-oriented approach, KEBA is now placing greater focus on its business segments. More on KEBA's restructuring is following on the next two pages.

For KEBA's banking division, the restructuring means integration into the "Handover Automation" business division. At its core, this business division offers handover solutions that build a bridge between the physical and digital worlds. In addition to our banking automation solutions such as self-service cash recyclers, account service terminals and access and foyer management systems, this business division also includes automation solutions from our subsidiary KEMAS as well as lottery and logistics automation solutions. The latter enable the contactless handover of parcels or goods, for example. By bundling these business-related areas into the Handover Automation business division, we can better utilize synergies and offer more customized solutions for our customers.

Restructuring business areas is not the only new development at KEBA. Our In Trend magazine also has a new and improved look. In this issue we are pleased to present our brand new In Trend design, which features a modern layout and improved readability. What remains unchanged are the exciting interviews and customer reports with a strong innovative spirit, which you will certainly find in this issue of the magazine. The issue also describes an overall approach to security and contains a follow-up report on our KEBA Live Dialogue, which brings a trade fair feeling to many offices and home offices. Another special highlight is the presentation of our new KePlus D10 communications and digital terminal, which combines a lot of innovative technology in addition to account services and fits perfectly into the design philosophy of the evo series.

We wish you gain valuable insights while reading the issue!

## New clout for the KEBA Group

# Utilizing synergies through future-oriented restructuring



KEBA has seen strong growth over the last 10 years. In that time sales have almost quadrupled and the company now has around 1,800 employees.

While KEBA has steadily improved its solutions portfolio, technological strength and market presence as an automation expert, the company has also massively expanded its internationalization strategy. KEBA currently has 25 subsidiaries operating in 15 countries. This allows our agile teams of experts to operate in close proximity to our customers and provide them with optimal support. With production sites in Austria, Germany, the Netherlands and China, KEBA is strongly positioned to support our customers on a local level.

Maintaining close contact with you - our customers, suppliers and partners - and a deep understanding of your specific industries and challenges have always been as important to KEBA as offering industry-optimized solutions. In connection with this noticeable growth, the company is now positioning itself in three strong business areas that will all continue to operate under the strong brand of KEBA.

## Industrial Automation

Industrial Automation comprises all automation solutions made of hardware and software for machines

## The three business divisions of the KEBA Group:

- Industrial Automation
- Handover Automation
- Energy Automation



and robots. The solutions range from operation and control to safety engineering and drive technology.

## Energy Automation

Energy Automation is one of the pioneers and premium providers in the sector of smart charging solutions for electric vehicles. These solutions can be used not only to charge electric cars safely and reliably, but also to interconnect them with various systems through the wide range of interfaces they offer.

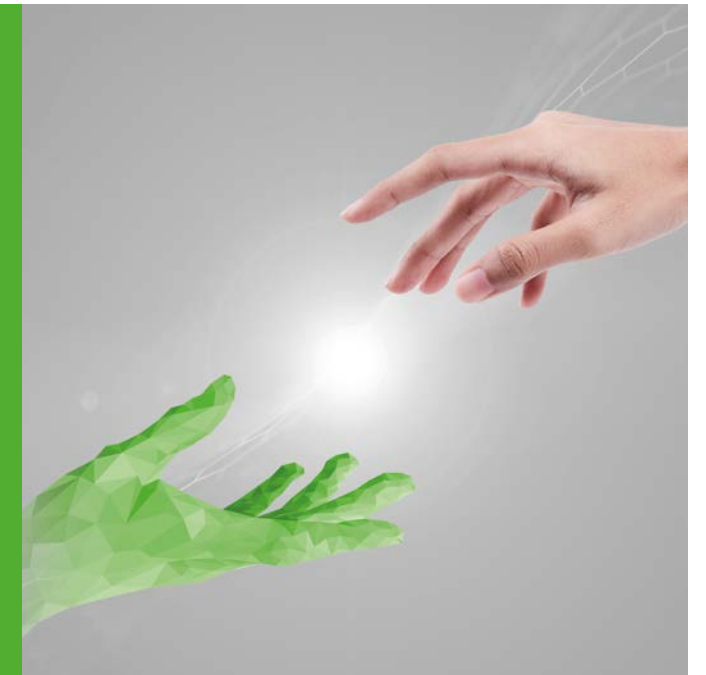
You can read more about the first climate-neutral charging station on page 22. This business area also focuses on heating controls for heat pumps as well as biomass heating systems.

"In an increasingly digitalized world, linking physical objects with digital business processes represents a critical determinant of success for process efficiency and customer satisfaction. We have set ourselves the goal of providing you with novel and innovative

handover solutions that help you embrace this trend."



Jürgen Kusper, CEO Handover Automation



## Handover Automation

Handover Automation is the business division that KEBA's Bank Automation will be assigned to in the future. It comprises all handover solutions that link the physical world with the digital one. These solutions enable the secure transfer of banknotes, coins and account statements as well as providing intelligent access and foyer management. All logistics automation solutions that offer easy and contactless handover of parcels or goods and controlled access to shared objects are also integrated in this business division.

They are used, for instance, in postal and logistics companies, car dealerships, the judiciary and the healthcare sector. The German company KEMAS is part of this business division, as are KEBA's lottery solutions.

Gerhard Luftensteiner, CEO of KEBA AG, on the restructuring: "With the bundling of our businesses and the future-oriented restructuring of the KEBA Group, we want to continue to drive our growth in the coming years and build on the successes of recent years together with our customers."

As of October 2020, each business division has a strong leadership team that represents them externally. The Handover Automation business division is now operationally managed by:

**Jürgen Kusper, CEO Handover Automation**  
**Elena Ionescu-Turda, CSO Handover Automation**

"The aim of the restructuring is to strengthen our innovative power for our customers and partners and focus even more on the needs of our markets. We want to make a significant contribution to society by fulfilling our mission: KEBA technologies help people make their personal and working lives easier."



Elena Ionescu-Turda, CSO Handover Automation



## In the light of recent events

# KEBA and Corona – what has changed?



Since 2016, we have worked as an agile organization and are familiar with the VUCA world. The sheer amount of VUCA that came with Corona did surprise, but everything we learned helped us to take the next step in mastering the challenges.



## Through the crisis as a KEBA employee

In early 2020, a number of colleagues created the “KEBA Health Team” and set up an information platform providing a place for questions and answers. “A bit overreacted,” as some found.

In March 2020, corona and the first lockdown hit like a comet: it became critical to enable as many KEBA employees as possible to work from home and to provide them with equipment. To leave laboratories and resources to those who absolutely need them and to divide up

teams. Organizing and getting the job done! Personally, corona was more of a subtle predator: suffering through video calls, the lack of spontaneous communication, minimal contact with the outside world, monotony, worry.

Suddenly it burst onto the scene, our KEBA Health Team! A great many things were organized, and individuals received personal help. Later, the team prepared workspaces for the return to the office, took charge of internal contact tracing, procured masks, and most recently, even created testing stations for rapid testing at our locations in Linz. Hats off!



## Webinars instead of customer visits

Lockdowns and travel restrictions made visiting customers almost impossible. Our team for German cooperative banks was hit particularly hard because they were building their market, which meant constantly acquiring new customers. Instead of interrupting their wave of success, they quickly created webinars to explain our solutions and their benefits, and to address the questions of each customer individually.

Since then, over 300 customers have visited KEBA in approximately 30 webinars and learned about the benefits of our products via video.

## A contact-free proof of concept

We wanted to integrate an evo cash recycler into the (for KEBA) new software environment in a three-day sprint with our Scandinavian partner TietoEVRY, recording the knowledge gained. This proof of concept was intended to provide us with a valid estimate of the integration effort while using very limited resources.

After postponing it several times, we decided to try it 100% remotely. An evo machine set off alone for Trondheim.

Tor-Odd, a (very clever!) engineer who had never seen a KEBA cash recycler before, commissioned this device with the team in Linz providing assistance via video, as

well as installed the required software. Keys were loaded into the EPP (Encrypting Pin Pad), money was loaded into the cassettes, and the recycler was successfully put into operation. After three days, we had the result we had hoped for – although unfortunately we never got to visit TietoEVRY and Trondheim!

## Innovative protection for our cash recycler users

During the first lockdown, an innovation team had already begun thinking about how to protect the users of our equipment from infection. They decided to view Corona as an opportunity and began their investigation.

In the fall, KEBA began offering the Antimicrobial Coating Kit, which is specifically designed for self-service devices. KEBA devices treated with this coating disinfect themselves overnight 12 months long, without requiring daily spraying with vast amounts of alcohol and a great deal of effort. This saves time, money and is much more sustainable.

For more information on the antimicrobial coating, click here:



Currently only available in AT, GER, FRA, LUX



# Self-service security requires an holistic approach



## Physical attacks: the baseline situation in Germany

Due to its geographical location, Germany is a very popular target in Europe for criminal activities related to ATM attacks. The first ATM to be blown up in Germany occurred in 2005. Since 2013 these types of crimes have become more consistent and refined. According to a status report from the German Federal Criminal Police Office (BKA), a total of 549 physical attacks on ATMs were recorded in 2019, 349 of which are classified as ATM explosive attacks.

The total monetary damage from physical attacks on ATMs amounted to over 15 million euros in 2019, not including the high level of collateral damage. In 2020 the number of attempted ATM blow-ups and actual blow-ups reached a record of 420 cases. Of these, more than 170 occurred in North Rhine-Westphalia (NRW) alone, which means that an ATM was blown up, or an attempt was made to blow one up, almost every other day in this part of Germany.

Each year the attackers are becoming more ambitious and ruthless in their criminal activities. In the past year the use of military-grade explosives has been on the rise, which is why the amount of collateral damage is increasing. Across Europe, physical attacks have been relatively constant since 2018 at around 4,500 attacks per year.

## Cybercrime and related issues

Malware and logical attacks such as skimming, jackpotting, black boxing and network attacks have seen a slight decrease in the number of cases while the amount stolen has remained the same or even increased. Self-service-only locations and deserted foyers, on the other hand, encourage other types of fraud such as shoulder surfing.

## Safety across the board requires an holistic approach

As a result, access systems to branches are becoming increasingly important for monitoring self-service areas, as is the use of artificial intelligence. One single security measure, such as making an ATM or self-service area more secure to reduce the incentive to commit crimes, is not sufficient. Security depends on several factors, which is why banking associations, the German Association of Property Insurers (VdS) and state criminal police offices recommend comprehensive security concepts.

An holistic approach includes the installation site, the safe and its resistance class, the type of device installation,



the cash supply and retrieval space, burglar alarm and video technologies, the lighting of the site as well as the ink stain solutions for banknotes and the use of tracking technology for devices or cash cassettes. These security measures must be customized for the site in question in order to minimize the potential for attacks. To provide sufficient resistance during a crime, for example, it is common today to use safes with resistance class IV (EX GAS).

## Security starts in product development

All KEBA products are designed and developed to meet high quality and security standards. All measures that are considered critical for crime prevention are included in the product standard. In the design phase of the evo series, for example, the product managers and developers at KEBA designed a cash recycling ATM from the ground up to have the highest security standard and constantly sought advice from renowned security experts during the development phase.

“Hidden” vault openings secured by covers, reduced vault space to limit the amount of gas that can be injected and ExGas vault options are just some of the measures used in this series.

Our KEBA experts would be happy to advise you on the comprehensive security options available at KEBA.





# KEBA Live Dialogue brings banking solutions to the office and the home office



The KEBA Studio Immergrün, Banking Innovation Zone, comes directly to the participants via live broadcast from Linz. The new event format lets you dive into the world of KEBA with the help of state-of-the-art technology. Hundreds of guests have already been welcomed online.

"No two KEBA Live Dialogues are the same. The opportunity to talk to KEBA experts makes it possible to have personal discussions with guests on matters that they feel are important," says Frank Rose, Managing Director of KEBA GmbH Automation in Germany.

Hundreds of participants have used the KEBA Live Dialogue in recent weeks to engage in direct conversation with self-service experts. "The very positive feedback and high number of participants speak for themselves. We are extremely happy with how well the new format has been received," remarks Philipp Katzenberger, Sales Manager for Austria.

## Diversity of topics leads to lively discussions

In the Studio Immergrün, guests can get information on product highlights and innovations in banking automation. The KEBA Live Dialogue format meets individual topic requirements with ease: Expert know-how and detailed images make it possible to discuss issues that are specific.

## New format with future aspirations

"The many lively discussions and exciting exchanges with our customers and partners made individual appoint-



## KEBA Live Dialogue

Would you like to discuss your questions directly with our self-service experts in the Studio Immergrün?  
Then book your KEBA Live Dialogue at:



ments much more entertaining. The personal setting also tends to allow for very in-depth conversations. The future belongs to both formats: online real-time dialogue without the need to travel and face-to-face discussions at trade fairs and events complement each other perfectly," says Harald Kirchtag, Head of Bank Automation.

# Without self-service terminals, the walk to the bank counter is unavoidable

## The status quo of self-service terminals

KEBA has been working intensively on the future of "account services" for some time now. This includes all transactions in the self-service area that do not involve the handling of cash such as printing account statements or making bank transfers. To help shape the future, it is important to know the current situation.

"Bank statement printers and multifunctional account service terminals have been in widespread use for many years now and can be found in almost all bank branches in German-speaking countries. These include KEBA's KePlus P6 and KePlus K6, which have been sold more than 6,500 times over the last ten years and continue to enjoy great popularity," says David Starzer, product manager for non-cash systems at KEBA.

Extensive discussions with banks and savings banks, as well as qualitative customer interviews in branches, have yielded two important insights into the current use of account service systems.

According to David Starzer: "On the one hand, classic account services such as bank statement printing or making SEPA transfers have seen only a slight decline recently. A decline of one to five percent per year is evident depending on the bank."



Self-service zone with account services at Sparkasse Kufstein

## Customers appreciate self-service terminals

Hence the current number of transactions remains very high and is far from negligible. "On the other hand, users of self-service devices really appreciate this service channel and do so for good reason. Surveys have shown that especially these customers often express security concerns when using online / mobile banking.

Moreover, customers that are not very tech-savvy tend to be more fond of self-service terminals and have a strong preference for a physical device rather than a virtual one. This makes it difficult to move all groups of users to the online / mobile world," Starzer said. And also: "If there were no self-service option for these kinds of services, the general consensus among our interviewees was that many of them would just go back using the bank counter."

# New addition to the evo family



## Classic services as the basis, digital services for the future

The status quo clearly shows that traditional account services are still important. At the same time, there is an effort by many banks to automate more standard transactions in the future. Doing so not only offers customers an attractive service channel as an incentive to visit bank branches, but also frees bank tellers and staff from routine transactions. And last but not least, many banks view self-service offerings as a critical way to differentiate them from aggressively priced direct banks. This trend is also confirmed by the current strategy document of the German Savings Banks and Giro Association (DSGV), which makes a clear recommendation for more multifunctionality in account service devices.



## New in: KePlus D10

It paves the way for digitization of standard transactions. Not only does it provide standard account services, KEBA's latest innovation also makes many new digital services available to bank customers.

### The new communications and digital terminal of the evo series

The new demands for account services have been addressed by KEBA in its "Traunsee" project. Over several sprints work was done on the terminal of the future. Today we can present an innovative communications and digital terminal: the KePlus D10 from the evo series. KePlus D10 is much more than just a follow-up terminal for account services.

### KEBA's multi-format camera scanner can be used for a wide range of scanning needs

A new core component for digitization is the multi-format camera scanner. This in-house development from KEBA allows you to scan any document up to DIN A4. As a result, it can not only scan standard SEPA documents, but also A4 invoices, contracts or even ID cards in the future.



KEBA innovations workshop



SmartView combines the best usability with optimal scanning results

This means it can also be used as a digital mailbox. Customers will then be able to digitize any document on the KePlus D10 and send it directly to the bank. This step towards digitization makes it possible to reduce or even eliminate the need for physical mailboxes, which usually have emptied through a messenger service.

### Optimal usability thanks to SmartView

The new flatbed scanning technology represents a paradigm shift in the self-service area. Only the highest level of usability and visibility can ensure customer acceptance. The natural slope of the flatbed and the "fist-sized" opening for the insertion area make the scanner easy to use. In addition, the customer can scan documents with the help of SmartView technology, which utilizes a cover made of switchable glass above the scanning surface. The cover is transparent for the customer while the document is inserted. The customer can therefore immediately see if a previous customer forgot their documents in the scanner. During the scanning process, the glass surface becomes opaque to ensure the best possible result through homogeneous illumination of the scanning bed.

### Designed for disability access

As a new member of the evo series, the KePlus D10 sets a benchmark for usability. All interactive elements are arranged in the customer's field of vision and fully illuminated. The inclusion of all user groups is ensured by the highly accessible design of the KePlus D10. In addition to compliance with all usability standards, this product's design also takes into account all necessary tactile elements such as the physical customer keypad, trackball or Braille pictograms.

## KePlus D10

### Paving the way for the digitization of standard transactions

- Multi-format camera scanner up to DIN A4
- Bundle printing up to DIN A4
- Smart View technology
- High usability



### Communication even outside branch opening hours

The KePlus D10 can also be equipped with a communications package that consists of an HD camera, microphone and speakers. This gives customers the ability to contact staff at the main bank outside branch opening hours for basic service issues.

The KePlus D10 can still be used for all traditional cashless account services, making it both modern and future-proof. A new printing unit with simplified bundling technology gives customers the option to physically hold the digital information in their hands. The thermal printer is flexible in use and the two paper webs can be used in parallel for different purposes. This means one customer can print bank statements in the A4/3 format while the next customer can take documents (contracts, general terms and conditions, etc.) home in the A4 format.



# The latest technology meets network expertise

We aren't just a bank, but a network partner



VR Bank Fulda is a renowned cooperative bank whose foundation dates back to 1862. It currently has 19 branch locations and two cash stations in two German states - Eastern Hesse and Thuringia. "Our philosophy is to advise our customers and partners in a very clear manner, engage in dialogue with them and provide them with the best possible support in their banking transactions," emphasizes Thomas Heil, Head of Corporate Development.

## Worth a trip

Last year the Fulda branch was equipped with comfortable meeting areas and regional design elements as well as state-of-the-art technology. "Our customers embark on a journey in our redesigned Fulda branch," says Carina Imhof, Head of Marketing and Communications, in describing the design concept.



Innovative self-service technology from KEBA

## Modern self-service technology with disability access

Customers will find innovative technology upon entering the well-designed self-service zone. "The cash recyclers of KEBA's evo series have won us over in several ways. We appreciated the modern design, the option for seamless wall integration and in particular the wheel-under form, which provides convenient access for people in wheel-chairs or using a rollator," explains Thomas Heil. Disability access is a top priority at VR Bank Fulda and is taken into account in all new branch concepts. The pleasant haptics, ease of use and transaction speed were also praised. "The rapid transaction time is really quite impressive. Long lines used to be common in this branch, but they are now the exception and system operation remains very stable," Mr. Heil is pleased to report. In addition to three cash recyclers with roll-under, customers also have access to a KePlus FX10 evo system with automated coin deposit.

## Lively hustle and bustle at the marketplace

A few steps away from the self-service zone is the Marktplatz. "This area buzzes with vibrant activity, just like at a market," says Ms. Imhof, in explaining the name. Customers can access the self-service booths on their own or obtain information at the two service islands, which have an open design yet still provide room for discretion.



Networking lounge with modern media installation

## Digital media experience that inspires

The bank opted for a comprehensive media installation in this branch. The screens show film sequences from the region with people and subjects that inspire. "The digital screens symbolize our view of the region and bring the branch to life," explains Carina Imhof. These digital surfaces can be used to announce networking events or even rented by companies for advertising purposes.

## The focus is on networking

The concept of networking has been perfectly incorporated in the modernized branch. The networking lounge is located next to the marketplace and serves as a comfortable waiting area for customers. The lounge can also be used multifunctionally as an event space for workshops, readings and presentations. "We are not just a bank - we are networkers, that is our strength," Mr. Imhof emphasizes.

The networking lounge underlines this informal and open atmosphere and is part of the bank's strategy of engaging in conversation with people and finding solutions together. "We believe that networking will play the biggest role in the increasingly complex everyday life," says Mr. Heil. In light of the mostly medium-sized customer base, this networking feature offers incomparable value for these kinds of customers.



One anniversary after another!

# 15-year partnership of LzO and KEBA



400 KEBA self-service systems, 100 evo cash recyclers  
- an overall summary

The Landessparkasse Oldenburg (LzO) played a pioneering role in the German savings bank environment by adopting cash recycling in 2006. Now - 15 years later - the “KEBA self-service fleet” at LzO comprises 400 cash and non-cash systems.

**Mr. Kai Berding,**  
Head of Service Management at LzO



In the summer of 2020 another anniversary was celebrated: the 100th evo cash recycler was installed at the major savings bank. KEBA is very pleased with this series of anniversaries and its special partnership with LzO and asked Mr. Kai Berding for an interview.

**The LzO and KEBA are connected by a proven partnership. What is your summary of the collaboration so far?**

We have a very positive view of the partnership. We feel that we are taken seriously as a customer and are in good

hands. It is a fruitful and respectful collaboration, and the interpersonal interaction is excellent.

**How important is the self-service channel in your company?**

We are a regional savings bank and want to have a strong presence with our customers. Intentionally, we choose to maintain small branch locations and equip these with outstanding self-service technology. Each staffed location has at least one recycler and one self-service terminal from KEBA. Of course, we also pay a great deal of attention to online services but the link to the customer is still very much via cash. KEBA's self-service solutions play an important role here. Well-functioning, stable self-service technology is an essential element of our current strategy, bearing in mind that staff-assisted cash transactions are being cut back more and more for cost reasons.

**What are the essential requirements for self-service ATMs in the savings bank environment?**

Priority number 1 is the availability of the self-service technology. It is critical to success and everything depends on it: customer acceptance, employee acceptance and the entire cost structure. Equipment that functions stably leads to reduced service times. In this respect we are very satisfied with the performance of the evo devices. Secondly, the life-cycle costs of the systems play a significant role. And thirdly, a modern appearance is important to us and the evo series fits the bill perfectly.



Hearty congratulations were offered for the 100th cash recycler of the evo series.

From left to right: Micha Wetzel, KEBA; Sven Settelmeier, Service Management. LzO; Jürgen Rauber, Back Office Director LzO; Matthias Ahrens, KEBA

**You now have more than 100 evo systems in use. What do you like about the evo series?**

We are very satisfied with the overall quality of the equipment, customer acceptance is high and the modern appearance of the series appeals to us. The large-scale guidance lights are liked by everyone, and many customers also appreciate the functional wheel-under feature. With evo, KEBA has created an attractive and modern self-service solution with disability access. It is important to us that the self-service systems work reliably. That is clearly the case with the evo series.

**Where do you see room for improvement?**

In a world where we work more and more with service providers - including cash-in-transit companies (CITs) - the cassette remains a tricky issue. KEBA has installed a lot of smart technology into the cassettes. This makes some things possible, like multi-denomination cash management, but it also makes the cassettes expensive and delicate to handle. If the cassettes are exchanged by an external CIT, a second set of cassettes is necessary and careful handling is not always guaranteed unfortunately. On this issue there is definitely room for improvement.

**Are you already using the evo systems for different branch concepts?**

We use the evos in all our branch types - self-service-only locations and small staffed branches as well as in medium and large locations. For large payments of up to 5,000 Euros, we use the FI application “Self-Service Register”.

Staff-assisted payments of larger amounts are carried out here at the evo recyclers. The KEBA evo series now also has an outdoor-capable recycler in its portfolio, so we are well prepared in that respect.

**Finally, we are curious to know what innovations you currently have in the self-service environment.**

The latest innovation solution is our digital video service “Amelie”. The customer gains access to a room with their bank card. As soon as they enter a connection to the telephone service center is built automatically. Basic services can be handled here, but requests that involve extensive consulting are excluded. This solution complements our branch concept very well. Combined with KEBA's self-service technology, the customer still has permanent access to all services even if a branch is not always staffed. The Amelie solution has been very well received by customers and is now being rolled out in all branches.

Our electronic customer guidance system is still in the testing phase. With this system customers can say what they want to do at any terminal and their requests are automatically assigned in the background. The customer then promptly receives a wait ticket. When the symbol on their ticket lights up on the call screen in the waiting room, the customer will get immediate assistance in their specific matter. In the future we will connect this guidance system to the Amelie solution. If the customer has a simple service request, they are asked to go to our video service.

**Thank you very much for the interview!**

Innovation in tune with the times



# Smartphone as a door opener & cash dispenser at Erste Bank und Sparkassen

Contactless payment using NFC technology at the supermarket checkout is now ubiquitous. Banks are now paying more attention to Near Field Communication, with some already offering this technology on their self-service systems.

Peter-Michael Seitz, Erste Bank, Channel Manager for Branches & Self-Service, regarding customer advantages: "NFC creates higher transaction speeds and reduces device contact, a major plus in corona times."



The Erste Bank und Sparkassen are doing the same. They are considering adopting NFC in their branches, and much more as well. Find out what the multi-dimensional use of NFC technology is all about and what role KEBA plays in this in an interview with Peter-Michael Seitz, Erste Bank.

**Mr. Seitz, when did Erste Bank start looking into NFC and what was your primary goal in focusing on this technology?**

Back in 2013 we introduced NFC-enabled cards for contactless payment at checkouts. We completed the NFC rollout in the self-service area last fall. The subject of NFC can be approached from different directions: the focus can be on convenience and reducing customer transaction times and number of card swipes. But what also played a role was simply the desire to offer our customers a more modern way of withdrawing cash. The decisive factor was certainly the general trend towards contactless payments at checkouts.

**Where do you have NFC in use?**

We already offer NFC on all our cash devices. This year will see the addition of even more devices such as coin counters. Furthermore, access to our branches will gradually be implemented with NFC authentication over the next few months. The new KeBin S10 access systems from KEBA are used for this purpose.

**What options have already been implemented for NFC authentication by bank customers?**

We have always believed that using NFC technology means having the option to use both physical and virtual



Left: Intelligent banknote dispensing on the evo cash recycler at Erste Bank  
Right: Smart, contactless access and foyer management with the KeBin S10

cards such as a debit card digitally stored on a customer's smartphone. Today the smartphone is your constant companion. The major advantage of digitalized solutions: those who do not carry a physical bank card with them are able to gain digital access to the bank foyer via KEBA's access system, even outside opening hours, and can immediately withdraw money contactlessly from the self-service ATMs.

**When will this technology see widespread use in your company?**

Erste Bank has already equipped its ATMs with NFC readers across the board. Within the Austrian group of savings banks, more than 1,000 cash recyclers and over 500 ATMs are equipped with NFC readers, and the trend is rising. Some banks already have plans to use KEBA's NFC-enabled access system, so it will follow a bit more slowly. One thing is clear: we need to convert our entire self-service infrastructure to NFC if we want to convince all our customers of the benefits of this technology.

**Can you share customer feedback with us yet? How do they feel about contactless authentication?**

The NFC rollout was completed in December 2020. Even though we did not promote NFC, more than ten percent of card authorizations this January were made using NFC readers. There is also great interest in NFC when it comes to disability access. For example, we are currently working on a simple audio description for blind and visually impaired people that will guide them to the NFC reader.

**Where do you see challenges or limitations when it comes to NFC?**

Customers are having a hard time understanding the different processing procedures for payments in retail and for self-service transactions at ATMs. For instance, a self-service ATM always requires your PIN code when withdrawing small amounts. Finding uniform processes for this in the future would be highly desirable.

**What other innovations in the self-service sector can you report on?**

We recently redesigned the user interface of our self-service devices to be visually in line with our digital platform George and an intelligent banknote dispensing function was also added. We are now able to analyze a customer's most recent cash withdrawals and provide a favorite icon on the homescreen based on their previous transactions.

The favorite icon allows the customer to select the preferred account, cash amount and choice of banknote denominations with just one click. If the ATM lacks the banknotes in the requested denominations, it will automatically offer alternatives to the customer. An innovative solution that has met with high acceptance among our customers.

**Thank you very much for the interview!**





No longer a pipe dream thanks to Novum in Poland

# Smartphone only: Cash withdrawal and deposit without touch

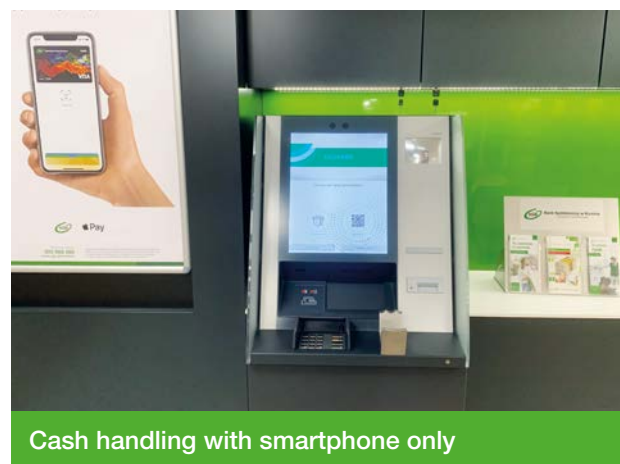
While developing multivendor application software and various software solutions in-house for the cooperative banking sector in Poland, Novum also serves the Polish cash recycling market with KEBA's evo systems.

Last year Novum developed and implemented an innovation for ATM operation that is extremely valuable, especially during a global pandemic. In Trend is pleased to talk with Zbigniew Forenc, Vice President at Novum.

**Novum and KEBA have been working together for years now. First, give us some insight: are banks in Poland finally convinced of the advantages of cash recycling?**

Yes, most definitely. Thanks to the collaboration between Novum and KEBA, solutions are quickly being implemented that did not previously exist in the cooperative banking market in Poland. The automation of cash handling is absolutely essential for efficiency reasons and in response to government regulations requiring machine cash sorting and reporting.

Moreover, the amount of cash in circulation in Poland is increasing dramatically - not least due to the COVID-19 pandemic, which underscores the need for automated cash handling. The aim is to reduce costs and create more time for consulting-based services.



**Last year Novum introduced a real innovation to cooperative banks in Poland that makes touching the ATM obsolete. Tell us about this innovation.**

In 2020 Novum launched the "Smart Karta Service" in the cooperative banking sector. We developed the mobile banking application "Our Bank", which allows customers to use a bank's cash recyclers exclusively via the mobile application of that bank. With Smart Karta, we provide the necessary software for contactless operation of ATMs - both for withdrawals and deposits.



At the Cooperative Bank in Konin, Poland, customers can use their smartphone to operate KEBA's evo cash recycler in a contactless manner.

That means that we have actually shifted the physical operation of the ATM completely to the smartphone screen. The bank customer does not have to touch any part of the ATM, including the buttons, PIN pad or even the screen. They can carry out the entire transaction in the mobile app while standing in front of the ATM. The ATM screen is used only to initiate the start of the transaction. For this purpose, a universal technology based on QR code is used.

In addition, the number of required transaction steps has been reduced to simplify the transaction process. At the cooperative banks, the evo cash recycler was the first to be equipped with this functionality.

**Is the entirely contactless operation of ATMs also a response to the Covid-19 pandemic and the associated fear of touching surfaces?**

Covid-19 has accelerated and, in some cases, changed many organizational processes around the world. With the onset of this pandemic we started scrutinizing customer needs even more. This led us to quickly discard the original model of using the mobile app only for authentication and develop full contactless device support instead. The Smart Karta function has been very well received by cooperative banks in Poland.

In the banking sector, it is the first and so far the only solution in Poland that allows you to perform a transaction without having to touch the ATM.

**Novum and KEBA work together to develop features for the evo cash system. What is now needed to make the best possible use of synergies and create real customer benefits?**

Early integration of the other party is critical to success, especially where we combine several key IT solutions in the area of banking automation. By this I mean in particular our proprietary system for basic banking operations, "Novum BANK", as well as electronic banking, mobile banking and the area of bank automation devices.

The cooperative bank customer has an app on their smartphone that provides access to their account at any time - whether from home, on the road or at the evo cash recycler in the self-service area. In contrast to stand-alone solutions that work independently of each other, these synergies create real added value for the customer and gives cooperative banks the chance to achieve competitive advantages.

**We thank you for the interview and look forward to continuing our innovative collaboration in the future.**

# Electromobility – an industry in the fast lane



As the latest vehicle registration statistics from ACEA show, half a million electric vehicles were registered in the EU in 2020 - a 262.8% increase from 2019. In light of such growth, the ACEA recommends expanding the number of public charging points to one million by 2024 and to three million by 2029. KEBA Energy Automation has already adjusted production capacities to match that goal.

## Another international client relies on the charging station expertise of KEBA

After the BMW Group, Honda is the next global automobile manufacturer to rely on KEBA's expertise in the area of e-charging stations. The Linz-based company is now manufacturing the Honda Power Charger, a wall box that perfectly matches the form and function of Honda's first all-electric vehicle.

According to Bruno Lambrechts, Senior Sales Division Manager at Honda: "The selection process was very thorough and we are happy to work with KEBA, an expert in intelligent charging stations. With an innovative team with broad expertise and the longstanding experience of KEBA, an expert in automation, it is possible to jointly implement projects in a quick and targeted manner."



The first climate-neutral wall box:  
KeContact P30 GREEN EDITION

## Sustainability that is taken one step further

The main reason for switching to an electric vehicle is still emission-free mobility. KEBA Energy Automation has taken up this idea and, together with ClimatePartner, surveyed the Product Carbon Footprint (CFP) of the charging stations. Based on these findings, the company has developed the first climate-neutral wall box. The KeContact P30 GREEN EDITION is now available. It is the right choice for any customer who wants to take sustainability one step further. To offset the unavoidable CO2 equivalents, KEBA has chosen certified climate protection projects that it will support in the future with every unit sold of this climate-neutral wall box.

# Top 3 postal organizations rely on KePol parcel lockers



Parcel management made easy: The KePol systems from KEBA allow contactless delivery, pick-up and return of parcels around the clock.

A comprehensive and reliable postal infrastructure is of great national importance for every country. The Universal Postal Union (UPU) agrees and therefore reviews the national postal organizations of the member states every year. The result is published in the annual "Postal Development Report".

This report provides information on the current developments in the sector of the national postal companies and contains a ranking that takes factors such as reliability, delivery speed, infrastructure, etc. into account. The sum of the services relating to letter and parcel post as well as express deliveries are assessed.

In the current UPU report for 2020, Switzerland, Austria and Germany are named as the top 3 countries. We at KEBA are particularly pleased because the national postal organizations of all three - as well as numerous other countries - rely on the reliable and user-friendly KePol systems for their parcel pick-up stations.

KePol lockers are popular with both deliverers and recipients. They enable contactless drop-off, pick-up and return of parcels around the clock. This saves time, money and miles and also protects the environment.





**/** Do you have any questions or suggestions?  
Do you need more information?  
We look forward to hearing from you!

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