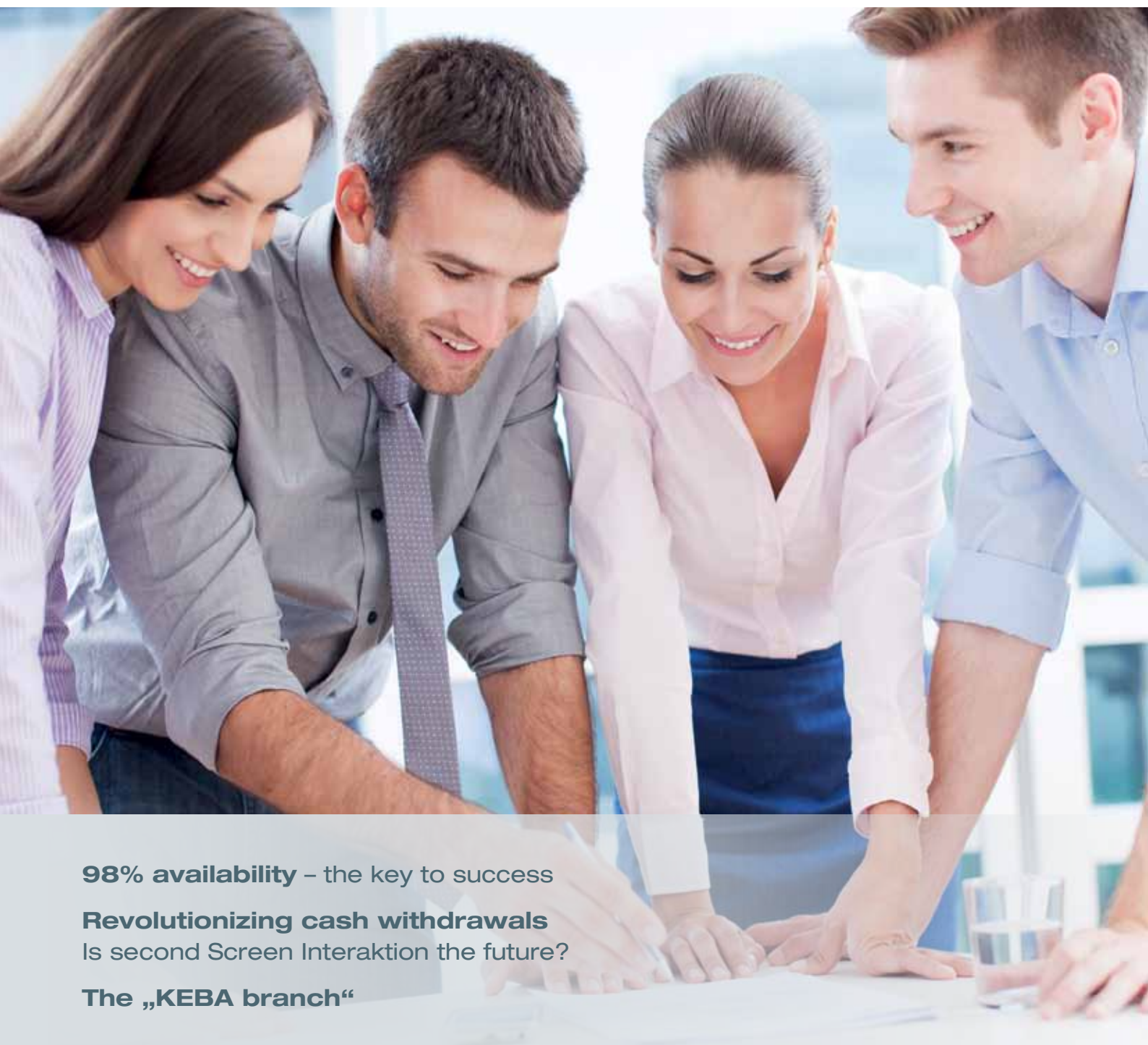


IM TREND

KEBA CUSTOMER MAGAZINE

ISSUE 1/2013



98% availability – the key to success

Revolutionizing cash withdrawals

Is second Screen Interaktion the future?

The „KEBA branch“

KEBA®

Automation by innovation.

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98% availability

Quality as the key to success

Self-service banking potential

The targeted installation of self-service systems in the branch area can enhance both the competitiveness and efficiency of banks and savings banks. This is because the use of self-service machines outside of opening hours offers customers a maximum degree of flexibility and as studies have shown, customer frequency in the branches rises significantly.

In addition, the transfer of standard transactions to the self-service area offers sizeable savings potential, especially as the costs for counter processing are no longer incurred. Consequently, bank personnel can focus to a greater extent on sales targets and intensive customer service, which all experts agree will increasingly occupy centre stage in years to come.

Reliable self-service machines are a prerequisite

In order that this strategy functions in practice, self-service systems must be reliable and offer first class availability. This is because excellent levels of customer acceptance and satisfaction are dependent upon outstanding system availability. 95 per cent

machine availability basically appears very high, but is put into perspective by the fact that the machine is unavailable for transactions for eight hours per week. However, if one assumes 98 per cent availability, non-availability falls to three hours. A three per cent increase in availability thus cuts down-times by over 60 per cent, which is a major factor in customer satisfaction and cost-efficiency.

High availability rates

KEBA recognized these facts at any early stage and since its introduction of cash recycling technology 16 years ago has invested continually in system reliability and quality. Today, the KePlus series, which already represents the fourth generation of KEBA cash recyclers, offer availability of over 98 per cent, which is among the best figures in the market.

These standards were confirmed by a recent customer survey, the results of which showed that apart from top scores in the consulting and trustworthiness areas, KEBA product quality was also rated as first class. On a scale of 1 (very positive) to 6 (very negative), the quality of KEBA products was allocated an average of 1.6. This criterion also stood out as being



the most important characteristic for the banks and savings banks questioned, which represents further evidence of the significance of reliability in self-service systems.

Cash recycling is on the march

Numerous customer examples demonstrate the fact that many financial institutes are turning to a “KEBA branch” concept, which involves the exclusive use of KEBA equipment. This development has made itself felt at KEBA through the increased demand for cash recyclers and account service terminals. Indeed, there is a marked trend towards multifunctional self-service systems and KEBA has been able to strengthen its market share in recent years owing to

the major potential for cash recycling in countries such as Germany, Austria and Italy.

Production in Linz

In order to deal with this growth, at the beginning of the year KEBA put its “Plant 2” into operation, where it has relocated its entire automat production. This is also a clear indication of the Linz-based company’s deliberate decision to invest in the Upper Austrian business location.

It should be added that banks are not alone in attaching value to reliability and security. For example, Swiss Post, which is regarded as a quality supplier and says itself that it has the “world’s most demanding customers” also trusts in KEBA and has just

placed an initial order for forty parcel automats.

Also, KEBA’s charging station for e-vehicles is the first product on the market to receive VDE certification and the company has thus established a milestone in the area of charging infrastructure for e-mobility. This certification is seen both as a mark of quality and stringent requirements, and therefore the VDE symbol represents a synonym for the highest safety standard. An independent body has thus confirmed the adherence of the charging station to the relevant safety and environmental requirements.

We hope that you will enjoy browsing through this new edition of “Im Trend”, which now shines out in its new design.



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



KEBA has expanded

Since January, its Plant 2 in Linz is in operation

5000m² for automat production

With the former Quelle building in the Linz "Industriezeile", the company found an ideal location and the entire KEBA automat production has been relocated. Since January 2013, KEBA has had an extra 5,000m² available for the manufacture of ATMs, charging stations and parcel automats and the new plant also offers sufficient potential for further growth.

Operations Manager Markus Schatz: "It is important for an optimum assembly flow and production logistics that manufacturing takes place on a single level. Here, we have been able to realize precisely this."

60 jobs transferred

The property was brought up to the structural and technical standards required for modern production in just three months. If own activities are included, the total investment involved in this additional KEBA production plant amounted to some EUR 500,000.

A total of sixty jobs have been switched from the main location in the "Gewerbepark" to the "Industriezeile".

Smooth production switch

Actual moving, which was completed in just 2 ½ days over a weekend, also constituted a masterly operation. Over 1,000 pallets with materials and pro-

duction equipment were transported in the worst possible weather conditions and some sixty work and production places were made ready in the newly adapted halls.

On the following Monday at 6 a.m. KEBA automat production then resumed punctually at the new location.

At the KEBA location in the "Gewerbepark", where a total of 10,000m² of production space is available, there is now a focus on electronics production. This incorporates control and visualization systems, as well as mobile operating terminals. Growth can also be anticipated at this facility and therefore the space that has become free will quickly find an application.

Continuous growth and the positive order volume necessitated an increase in the size of KEBA AG's production facilities in Linz. This was because the roughly 10,000 m² available to date had reached the limits of its capacity, especially as automat manufacture is highly space-intensive. The new Plant 2 has been in operation since January and the related move represented a major challenge for all those involved.



Company profile

A total workforce of 270 is employed in production at the KEBA locations in the "Gewerbepark" and "Industriezeile" (including production preparations and logistics).

The Austrian production location

The focus on the Austrian production location is of major importance for KEBA, as underlined by CEO Gerhard Luftensteiner: "We will continue to rely on production in Austria, as we are convinced that quality will win the day. With our claim to quality we deliberately differentiate ourselves from our competitors."

Founded in 1968, KEBA AG is an internationally successful electronics company based in Linz/Austria with branches in Germany, Romania, Turkey, The Netherlands, Italy, the Czech Republic, USA, Taiwan, Japan, South Korea and China.

KEBA currently employs a global workforce of around 800. In the past 2012/2013 financial year the group had consolidated sales revenues of around EUR 150 million and thus clearly maintained its positive progress in this area.

The company's three main business areas:

Banking and Service Automation
Industrial Automation
Energy Automation

In times of crisis, these three business areas ensure balance and facilitate additional synergy effects within the group.

KEBA honored for 10,000 cash modules sold

KEBA and Hitachi Omron Terminal Solutions have been working together in the field of cash recyclers since 1994 and KEBA is already using the recycling module in its the fourth generation of ATMs, KePlus R6se and X6se. In the spring of this year, the ten thousandth module was installed and Hitachi Omron honored this small jubilee with its own award.

KEBA and Hitachi Omron Terminal Solutions can reflect upon a long, exciting and successful cooperation. Both companies became involved with cash recycling for ATMs at a very early stage. In fact, at a time when in Europe the foundations for this technology still had to be established. Therefore, both companies can be correctly said to number among the world's cash recycler pioneers. Together, the companies launched cassette technology, which now represents the industrial standard for ATMs, and in 1999 already fulfilled the guideline regarding the handling of counterfeit money that was to be introduced two years later. Since then, KEBA and Hitachi Omron Terminal Solutions have continually further developed and optimized the cash module.

New, innovative features

For example, the current, fourth generation of the cash module has a newly developed banknote validation device, which recognizes and stores serial numbers. As a result, persons can be identified who deposit euro banknotes, the authenticity of which cannot be clearly established, or in other words, notes that the ATM subjects to

a second examination as a precautionary measure. Another new feature is the recognition of double feeds, as the module not only registers when instead of one, two or more notes are removed from a cassette, but also automatically books the correct counter figure following note deposit.

As a result of its technological dominance, Hitachi Omron Terminal Solutions (HOTS) has emerged as the cash recycling market leader. The company dominates roughly two-thirds of the global recycling market and for KEBA, the Japanese subsidiary of Hitachi produces cash modules in the following configurations:

- Five cassettes (of which up to four are recycling cassettes, with individual configuration)
- Deposit cassettes with a capacity of 2,200 banknotes
- Recycling cassettes with a capacity of 2,500 banknotes
- Total capacity of 12,200 banknotes
- Bundle deposits of up to 200 banknotes (KePlus R6se)

As already mentioned, these cash modules have been employed in KEBA ATMs for over a decade. Initially under the designation Rondo 4cashcycle and in the meantime, in more advanced form in the KePlus series with the KePlus R6se and X6se systems.

Of the 10,000 modules installed by KEBA to date, most are used in ATMs in Germany, where with its recyclers, KEBA is one of the leading suppliers.

With some 15,000 systems, Germany is currently the world's fourth largest market behind South Korea, China and Japan, which with a total of around 190,000 machines can be regarded as a cash recycling paradise.





Major potential in Germany

The German market also demonstrates clearly the potential still available in the cash recycling field. At the moment, of the roughly 58,000 ATMs installed, only 25 per cent have a deposit function.

In addition, all the major financial institutions wish to replace mono-functional with multifunctional systems and have all spoken out in favour of cash recycling. This is for good reason, as the statistics demonstrate the superiority of the technology:

On average, German cash recyclers currently handle 3,000 withdrawals and 500 deposits monthly.

This provides a return on investment (ROI) for the systems within less than a year and in some cases even less time.

Cash recyclers are increasingly replacing day and night depositories, as the advantages are evident. The customer is not charged as much as for service at the counter (in Germany around €10 per transaction) and the bank benefits from the reduction in the cash in circulation and the shortening of the cash cycle.

At present, two-thirds of all business transactions are still completed using cash. Cash recyclers near retail companies are of increasing interest due to their economic performance.

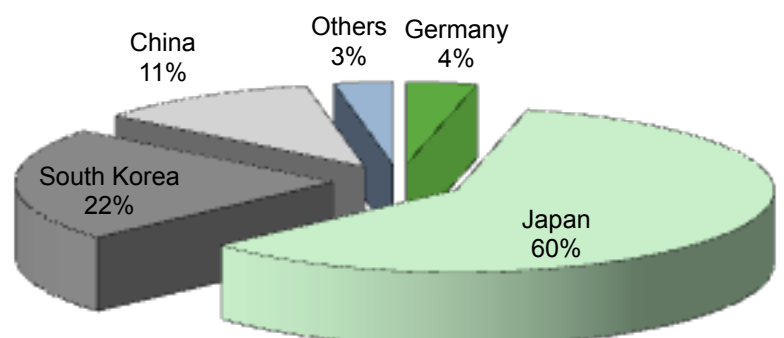
Last, but not least, owing to greater market penetration, the price of the machines has contributed to the installation of an increasing number of cash recyclers.

In KEBA, the banks have a reliable and strong partner.

The ATMs in the KePlus family are outstanding performers thanks to their high-end cash module. They also offer state-of-the-art security developments and a service life that guarantees highly efficient operation and above-average system availability.

The four largest cash recycling markets in the world

At the end of 2011, there were approximately 320,000 cash recycling units worldwide, 60% of them in Japan. Germany followed South Korea and China as the fourth-largest cash recycling market.



Revolutionizing cash withdrawals

Is Second Screen Interaction the future?



Aims of the research project

The “Second Screen Interaction with Kiosk Systems” research project is aimed at designing and evaluating future interaction processes with kiosk systems in general and cash dispensers in particular. Moreover, in this connection, users with all their needs, expectations and varied behavioral patterns form the focus of research interest.

In close cooperation, the researchers from KEBA, CURE and PLOT have developed prototypes for the interactive use of cash dispensers and mobile applications. These models have been tested during laboratory studies with regard to user-relevant criteria such as usability, user experience and acceptance. The smart phone of the user is employed as a so-called second screen in order to enable interaction with the first screen, which belongs to the ATM.

Cash withdrawal in the future – the smart-phone acts as an interface to the ATM.



Together with the Austrian research organization CURE and the software company PLOT, KEBA has been working on revolutionizing the user experience involved in operating an ATM. This is enabled by the enables the use of one's own smart phone for cash withdrawals within a research project.

In concrete terms this means that users can start the mobile application for a cash withdrawal on their smart phones.

The special aspect of this procedure is that the required denominations of the banknotes can already be entered simply and problem-free by means of a swipe gesture.

As soon as users arrive at the ATM, their smart phones connect to it by means of an NFC tag and they can then withdraw the required sum.

The screen interaction of the future

In order to ensure that this type of screen interaction is future-proof, experience researchers have analyzed and evaluated a diversity of human-machine interaction methods.

According to Manfred Tscheligi, the CURE CEO: "The synergy of both screens has a positive effect on the user experience and facilitates interaction with the cash dispenser. This means that a tangible screen interaction revolution is moving ever-closer."

Users prefer their own smart phones for cash withdrawals

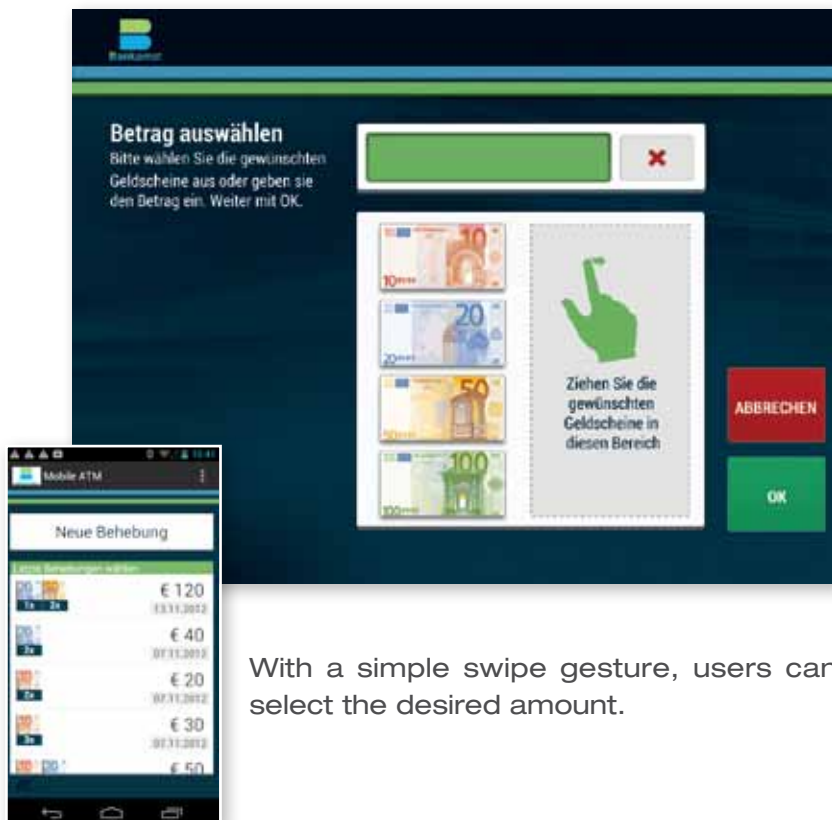
The results of the research project show that as opposed to "traditional" manual ATM transactions, users prefer machine control via their own smart phones. The reasons include intuitive utilization, simple handling and speed.



Erich Pichler,
Head of KePlus Banking Automation Product Management

Erich Pichler explains the company's involvement in the project as follows: "KEBA technologies are intended to help people make their private and working environments simpler.

Therefore, KEBA places the spotlight on the user. This research project fits perfectly into this strategy and for us it is most important that we are able to cooperate with research bodies and industrial partners during its realization."



With a simple swipe gesture, users can select the desired amount.

KEBA obtains Bank Austria as a new client

227 account service terminals in operation since April



Convincing innovative features

Last year, Bank Austria invited KEBA to participate in a tendering process, which related to the replacement of older, operative banking machines throughout Austria.

KEBA responded with its KePlus K6 account service terminal, which with its self-service transfers and statement printouts represented an ideal solution.

Moreover, the machine's innovative features such as an infinitely adjustable display and an external, paper level indicator caught the eye with the result that Bank Austria awarded KEBA the contract. Another important factor in this decision was the future and investment security provided by the system,

which already offers a double-sided statement printout capability and is equipped with a bar code reader.

Intuitive operation provides high levels of customer acceptance

According to Christian Noisternig, who is responsible for the retail customer segment at Bank Austria: "Employee and customer acceptance is always the key issue with regard to the introduction of new self-service terminals.

Thanks to their attractive design and intuitive operation, the KEBA machines have been well received and are in use by both our advisors and customers. A fact confirmed by the transaction figures."

Unbureaucratic rollout and project sequence despite time pressure

The outstanding feature of this project was the brevity of the realization period. KEBA produced all the terminals within just a few weeks and then delivered them to Bank Austria's service partner, TSG, for interim storage. TSG subsequently completed the quick and efficient installation and commissioning of the machines between February and mid-April.

Since then, all the terminals have been running smoothly to the complete satisfaction of the client. Moreover, their quality and excellent availability levels have also proved convincing under practical operating conditions.

Just recently, KEBA has obtained the Bank Austria, the nation's largest banking institute, as a new customer. Between February and April of this year, a total of 227 KePlus K6 account service terminals were delivered and installed.

Gerhard Luftensteiner, the KEBA AG CEO: "We are delighted that Bank Austria has decided for KEBA. We are convinced that we can fully serve this new customer with our products, solutions and know-how."

Customer orientation and flexibility

KEBA's exceptional customer orientation was constantly on display during the project.

Even the hardware was specially adapted to Bank Austria's requirements and thus met its wishes in full.

This is affirmed by Klaudia Wallner from the bank's Organization/Process Management Department, who was entrusted with the management of the project: "Irrespective of the challenges that arose during the course of the contract, KEBA always remained professional and flexible. We found this most impressive."



Klaudia Wallner
Organization/Process Management Department
Bank Austria



Company profile Bank Austria

Bank Austria has been a member of UniCredit, one of the largest European banking groups, since 2005.

The bank has one of the strongest capital bases among the large banks in Austria, its Core Tier 1 ratio amounted to 10,8% as of 31 March 2013. Total assets of Bank Austria as at 31 March 2013 were EUR 205,8 billion.

The bank maintains an extensive network in Austria, with about 7.300 employees serving customers in some 290 branches.

Bank Austria is a modern and dynamic universal bank offering its customers access to international financial markets.

Bank Austria serves as UniCredit's hub for the banking network in Central and Eastern Europe, a region where the Group is the clear market leader with about 3,600 branches in 17 countries.

Five cash recyclers quickly integrated and installed

New customer: VKB bank

In its usual professional manner, KEBA recently completed another project order from the financial branch. This related to the introduction of the new 5-Euro banknotes from the Euro Series 2, which prompted the VKB to exchange some of its automatic cash deposit machines. This was because the old ATMs would have been unable to recognize the fresh notes.



The project managers had only two months at their disposal from the beginning of testing to the installation and start-up of the systems, and this timescale represented a genuine challenge for all those involved.

In particular, KEBA was able to impress the independent VKB with its special strengths as a highly flexible and reliable strategic partner.

It was also an advantage that KEBA recyclers are firmly established in the Raiffeisen banking sector, as the cooperative computer center (GRZ), which supplies services to both the VKB and the Raiffeisen, furnished the project with competent support.

In teamwork with personnel from the VKB, a pilot installation was up and running within just a few

days and after a problem-free test phase, five KePlus R6se cash recyclers were installed in the field.

As a consequence, the launch of the new banknotes went off without a hitch.

Company profile



The VKB is an independent, regional bank in Upper Austria with forty branches and 530 employees.

It was founded in 1873 as a cooperative and is managed today as a corporation. The sole shareholder is the Volkskredit Verwaltungsgenossenschaft, an administrative organization that is owned by its customers, who consist of 33,000 cooperative members.

The business model of the VKB is thus unique in the banking sector.

Recycling

at the Raiffeisen banks in Salzburg

The first cash recycler was installed at a Raiffeisen bank in the Salzburg region just over a year ago, thus continuing a significant trend within the Raiffeisen Group in Austria. This indicates that not only the volume of deposits in the self-service area is steadily increasing, but also the numbers of cash recyclers, which represent the most cost efficient solution in this connection.



We have gathered a number of customer reactions and inquired about the opinions of employees and clients one year after the introduction of the new technology.

Herbert Kössler,
Raiffeisen bank Radstadt:

"We are pleased that we opted for KEBA and undertook the switch to the recycler. With the cash recycler, we have both achieved savings and differentiated ourselves from the competition, which has enabled us to open up a lead.

Staff assist our customers during their first use of the system and therefore it has been very well received."

Maria Fahrenberger,
Raiffeisen bank
St. Gilgen-Fuschl-Strobl:

"A cash recycler was installed during conversion work on our bank building. The fact that customers can use the ATM outside our opening hours has resulted in great flexibility for both them and our staff. At the beginning it was very important to provide the customers with information regarding the advantages of the recycler. In Fuschl am See we have been successful in this regard and therefore the system is in frequent use."



Raiffeisen bank
St. Gilgen-Fuschl-Strobl

Raiffeisen bank St. Veit-Schwarzach-Goldegg:

"We decided to go for a cash recycler in order to give our customers an opportunity to make deposits around the clock.

They have reacted positively to the system and it is in very frequent use. For example, our business customers can pay their takings into their accounts outside of opening hours and at low cost.

Moreover, not only our clientele is happy with the recycler, but also the staff, as its operation is straightforward and can be quickly mastered."

KEBA is the Commerzbank's exclusive supplier of self-service cash recyclers

Following a decade of successful teamwork, between now and 2017, KEBA is to be the Commerzbank's sole supplier of self-service cash recyclers. This is the result of the signing of a contract in mid-May for the delivery of 300 systems, in addition to a previous order for 50 machines. The outstanding performance of the KEBA equipment has proved to be so convincing that the company has now become the exclusive supplier of cash recyclers to the Commerzbank branches throughout Germany.

The Commerzbank's need for 350 new cash recyclers arose from the expansion of combined deposit and withdrawal systems and the replacement of the outdated recycling machines in use to date.

The Commerzbank allocates major importance to the self-service zones at its branches.

Ten years of long-term, successful cooperation

The teamwork between Commerzbank AG and KEBA AG now dates back ten years, as in 2003 the Commerzbank decided to give priority to an increase in the cost efficiency of its smallest branches through the systematic employment of self-service solutions. Together with KEBA, it launched the "Cash Recycling" pilot project using the Rondo 4cashcycle+ R5.

The holistic branch concept also envisaged the self-service handling of coins and therefore both companies established a trend that has continued up to today.

This is because cash recycling at self-service branches is still regarded as pioneering technology for the most efficient handling of standard banking transactions.

KePlus X6se



Michael Mandel,
Head of Retail Customer
Division of Commerzbank AG:



"We regard the self-service zone at each of our branches as a type of calling card, which should communicate modernity, openness, closeness to the customer and discretion.

We also wish to demonstrate these attributes with our self-service systems and the KEBA machines are outstandingly suitable for this purpose."

Company profile

Commerzbank

The Commerzbank is one of the leading banks in Germany and Poland.

It has around 1,200 branches and therefore one of the most tightly knit networks in the German private bank sector. The bank serves almost fifteen million retail customers and a million business and company clients.

In 2012, an average workforce of roughly 56,000 achieved gross sales revenues of approximately EUR 10 billion.



Commerzbank branch Fürstenhof in Frankfurt



Commerzbank headquarters in Frankfurt

Expansion of the proven self-service concept

Over 250 systems were thus installed throughout Germany in the period up to 2007.

In the following year, the decision-makers at the Commerzbank opted for a further expansion of the proven self-service concept.

The plan was to equip each of the then 820 branches in Germany with com-

bined, automatic deposit and withdrawal machines and this scheme was implemented by means of the more advanced KEBA KePlus X6 system. KEBA was able to convince the Commerzbank with a number of machine features, amongst others its availability levels of over 98 per cent, which were of major significance to the new branch concept and continue to lead the way in the German banking market.

KEBA thus secured this major order and in the following three years, the

company rolled out a total of 600 KePlus X6 cash recyclers, equipped with a coin deposit and withdrawal system.

By 2013, approximately 850 KEBA cash recyclers were in operation at the roughly 1,200 Commerzbank branches across Germany.

This figure is now to be augmented by another 350 systems, which are to be supplied and installed by 2017.



Stadtsparkasse Gevelsberg

The “KEBA branch”

This is the case at the Sparkasse branch in the Stieghorster Strasse in Bielefeld. Following five years in which the Sparkasse operated and tested two KEBA recyclers alongside other equipment, in 2011 a decision was taken to equip the self-service area at the branch entirely with KEBA systems.

A KePlus X6se and R6se were installed together with two KePlus P6 statement printers and a KePlus K6 account service terminal.

An elegant solution

IT Manager, Lars Schneider, is able to confirm that the systems demonstrate the anticipated performance: “Yes, they are running most efficiently. We have less money on the street and in

internal processing at our central cash counter. Moreover, as opposed to their predecessors, the terminals are faster, with the result that we were able to save one machine at the branch. The KEBA systems compare extremely well with those of the competition and we are well able to judge as we still partly have other makes in operation.”

A new addition is the KePlus X6se cash recycler, which allows coin deposits and withdrawals.

Lars Schneider: “We do not handle a very large coin volume, but we wanted to see how the service would be received. Subsequently, we will make a decision regarding full-coverage operation, as basically this would be a most elegant solution.”

High use of capacity

The newly designed main branch of the Kreissparkasse Böblingen has also opted entirely for KEBA. In the “Haus des Kunden”, where the self-service segment is located, customers have two KePlus X6se recyclers and KePlus K6 account service terminals at their disposal.

The cash recyclers represent a new addition as IT Manager, Uwe Hoppenz, explains: “We previously used a day and night depository with safe bag drop-off for cash deposits. The logistical expenditure and the costs for this service were very high. Following detailed consideration, we decided to use self-service banknote recyclers with coin deposit and withdrawal.”

An increasing number of Sparkasse banks in Germany are turning to KEBA at their branches and not without reason. Both in closed shops and in many years of practical operation, the KEBA systems have proven their outstanding effectiveness and cost efficiency. In some branches, the complete self-service area is now handled via KEBA ATMs and terminals.

The Kreissparkasse Böblingen deliberately selected an all-in-one solution. Uwe Hoppenz: "We were unconvinced by an adjacent machine solution and it was basically out of the question owing to more laborious equipment handling and the increased space requirement." From the outset, the use of capacity of the KEBA machines has been excellent as Uwe Hoppenz confirms: "In April the recyclers were at a level of 76 per cent and in May this rose to 80 per cent."

There is a general conviction in Böblingen that the future belongs to multifunctional self-service systems, "Because the customers appreciate the additional services on offer and in the meantime, system prices have become more attractive."

Convincing technology

Four adjacent recyclers, each of which if fitted with a coin deposit and withdrawal unit, have been installed at the main branch of the Stadtparkasse Gevelsberg. As IT Manager, Waldemar Skorupa, explains: "This is for redundancy reasons, as we have a relatively high coin deposit volume at the main branch, which the new KEBA recyclers can deal with in its entirety."

Another five account service terminals mean that with the exception of a coin roll supplier, the complete self-service equipment at the branch comes from KEBA. Waldemar Skorupa: "The account service that used to be provided via mono-functional systems now runs solely via the KePlus K6, which deals with account statement print-outs, account inquiries and self-service transfers by scanner."

The Sparkasse Gevelsberg is confident that the planned objectives can be attained. Waldemar Skorupa: "We had two KePlus R6 in operation for four years and the experience gathered was highly positive. Initially, both machines were run parallel to our night safes, but after just two months we were able to cease bag deposits. We were convinced by the availability and reliability of the KEBA systems and in addition, the perfectly functioning service provided by KEBA's partner, SYN-FIS, was a further important factor."

Waldemar Skorupa also alludes to the compact design of the KEBA systems and the high quality of their workmanship as further positive machine characteristics, "As the IT Manager, I look at the machines from a rather technical and perspective and am interested in their internal design. Accordingly, as an engineer, one can only be delighted when one sees the perfect craftsmanship used overall by KEBA."



Kreissparkasse Böblingen



Lars Schneider, Katrin Lütkeimer-Röhrich (Sparkasse Bielefeld)

Sparda-Bank Südwest:

More time for customer consulting thanks to advanced self-service technology

With the release of the KEBA cash recycler during last year, the Sparda Group established its new strategic orientation. The intention was to achieve improved service and more direct customer support underpinned by reliable self-service systems using the latest technology and offering excellent availability levels. A strategy that is now being implemented gradually at the individual Sparda banks of which the Sparda-Bank Südwest eG is one.



Counter-free branch concept

In May 2012, the Sparda-Bank Südwest, which serves over 500,000 customers at 88 locations in Rhineland-Pfalz and the Saarland, allocated KEBA a general call-up contract.

The background to this order is provided by an entirely new branch concept, which sees the complete replacement of teller counters with self-service cash recycling. Above all, the switch to branches without counters serves the provision of increased service, as Sparda Bank employees have more time for customer consulting and can therefore look after clients in optimum fashion. The complete transition to self-service systems also means that time-consuming, high-cost counter activities are no longer a concern.

As Benjamin Leicht from Sparda-Bank Südwest eG explained: "For us, technical advances such as the self-service paying in of deposits into systems with a closed cash cycle are a welcome aid and assist us in achieving efficient solutions or optimization with regard to the demands made in the cash coun-

ter area." For example, these include the "Cash Counter" UVV prevention regulation and the four-eye principle.

Availability of KePlus R6se proved highly convincing

The decision to opt for KEBA's latest KePlus R6se recycler in this connection was taken relatively quickly. The system showed its paces under practical conditions during a pilot project and really stood out due to its excellent availability levels. The latest "se" products represent the fourth generation of KEBA cash recyclers and employ a recycling module from Hitachi, the world market leader. The result is availability values that number among the best in the market and are also greatly appreciated by customers.

In the meantime over fifty systems have been installed at Sparda branches and have convinced both the bank's clients and its personnel.



Benjamin Leicht of the
Sparda-Bank Südwest eG



On June 11, 2013, the 100th KEBA cash recycler was installed at the Ganderkesee branch of the Landessparkasse zu Oldenburg (LzO). This event is the result of a long-term cooperation.

Gerhard Fiand (LzO, left) and Michael U. Spatz (KEBA, right)

Landessparkasse zu Oldenburg: 100th cash recycler

The cooperation between KEBA and the LzO commenced as long ago as 2006 when the first KEBA cash recycler (a Rondo 4cashcycle+) was put into operation - also at the Ganderkesee branch.

LzO recognized early on the multifaceted potential that would actually derive under practical operations from a marked reduction in the workload of bank employees related to standard tasks.

Full-cover installation throughout the entire branch network

The high levels of customer acceptance, availability and reliability of the system then convinced the LzO to employ additional KEBA machines.

By 2011, the numbers of terminals installed thus rose to 60, thereby mak-

ing the institute the first savings bank in Germany to have integrated full-cover, cash recycling at its branches.

Furthermore, since 2011 another 40 KEBA cash recyclers have been rolled out and therefore, with a notable installation base of 100 machines, the LzO is KEBA's largest savings bank customer in Germany.

LzO Board member, Gerhard Fiand: "The cooperation with KEBA is straightforward. We know that we can rely on the technology and know-how of our Austrian colleagues."

At the LzO, the concept of easing the load on the service area through KEBA self-service machines has thus come to full fruition and in future all other LzO branches are to be equipped with this technology.

The team of the Ganderkesee branch of the Landessparkasse zu Oldenburg



KEBA ATMs

installed at DPD distribution centers

DPD, one of the leading suppliers of parcel and express delivery services in both Germany and Europe, already decided to replace the petty cash boxes at its parcel distribution centers with self-service automats some six years ago. In the past, petty cash was used for the clearing of the COD charges collected by the delivery personnel during the day.

The solution previously used, which was provided by a competitor, expired at the end of 2012. This resulted in a search for a new solution by DPD GeoPost (Deutschland) GmbH in the course of which the company turned to SOLTRX Transaction Services GmbH (STS).

In the spring of 2012, it was decided to run a pilot scheme using the KePlus X6se. STS, which played, and continues to play a major role in this regard, is also responsible for the control and monitoring of all of the Commerzbank's self-service ATMs, and was therefore well aware of the high quality and availability levels of KEBA's systems.

To date, sixty KePlus X6se systems have been installed at sixty DPD depots.

High machine availability levels are a central issue and therefore constituted one of the key aspects of this project for DPD.

The KePlus X6se systems have more than met this requirement, as at present the anticipated availability value of 98 per cent expected initially actually stands at over 98.7 per cent!



DPD obtains a number of benefits from the automation of COD payment deposits at the parcel distribution centers. Apart from the increased security derived from the storage of the money in a safe, payments are booked directly on the COD bank account and are therefore credited on the same day.

From May to the beginning of July 2012, a total of three KePlus X6se pilot systems were tested thoroughly at selected DPD distribution centers.

The simple handling and the advantages of the intuitive software provided by STS were immediately evident and thus the decision to sign a contract straight after the end of the pilot phase was made all the easier.

One of the 60 KePlus ATMs at the DPD distribution centers.





KEBA strengthens its team



Service Germany

Since May 1, 2013, the KEBA service team in Germany has been strengthened by **Kevin Thieme** who as an additional key engineer is responsible for the support of KEBA systems in Baden-Württemberg.

In recent years, Kevin served as a premium engineer for self-service systems and therefore upon his appointment already had a first-hand knowledge of KEBA's systems.



Sales Germany

Rainer Scholz joined KEBA as a Key Account Manager on July 16, 2013 and is looking after the Deutsche Bank and the Postbank as his initial customers.

Rainer has over twenty years of professional experience in Eastern Europe and Germany in both the banking and retail banking fields. Moreover, during the past ten years, he already served as a successful key account manager in the large German bank segment.



Sales Germany

Marc Backes has been part of the German sales team since the beginning of July 2013 with responsibility for the Rhineland, Pfalz and Saarland regions. Marc is a trained banking specialist, who in his previous appointments was involved mainly in the sale of products and services related to electronic payment transactions and bank support. Naturally enough, the know-how that he acquired in this connection is of special value to KEBA.

“Magic boxes” in the Czech Republic

“Kouzelná Almara” (magic box) is the highly promising name for a new logistics solution in the Czech Republic, which has been rolled out by KEBA in April and is foreseen for future expansion.



As is frequently the case elsewhere, the e-commerce market in the Czech Republic is growing rapidly with a corresponding, ongoing increase in parcel volume.

Kouzelná Almara is looking to provide its customers with a genuine value added service, allowing them to collect their parcels at their own convenience 24/7. It is here that KEBA parcel automation provides a genuine customer advantage, as delivery and recipient availability are no longer interconnected processes.

Pioneering technology for the Czech Republic

This technology, which for example has proven successful over its twelve year history in Germany as the “Packstation”, is seen in the Czech Republic as pointing to the future. KEBA and Kouzelná Almara are the first to implement and successfully operate automated parcel delivery and collection systems in the Czech market.

Expansion plans

The first phase of the project has been launched with fifteen machines in Prague.

There are plans to expand the network by 50 pieces during the current and upcoming years to offer countrywide coverage.

Swiss Post



Swiss Post is a name that stands for dynamism, innovation, reliability and top quality. These also represent the core values of KEBA which has now also convinced Swiss Post for their concept of an automated parcel solution. An order for the first 40 parcel machines has already been placed.

A spotlight on convenience

Swiss Post itself says that it has “the world’s most demanding customers”.

Therefore, the ability to offer its clientele solutions and services that focus on end-user comfort is of major importance to the company.

Accordingly, the next logical step is the installation of parcel machines, which will allow even greater flexibility with regard to parcel pick-up and drop-off outside standard business hours.

Quality, increased safety and expertise were the decisive factor for Swiss Post to opt for KEBA.

Initial start-ups in autumn 2013

The first parcel automats are to become operational during this autumn. Swiss Post’s Krystian Lasek is optimistic: “KEBA’s commitment and the quality demonstrated during the tendering process mean that Swiss Post is convinced that together we can secure the future success of this project.”

News from Electromobility

VDE certification for the KEBA wallbox

In June 2013, KEBA with its KeContact P20 charging station has received VDE certification as the first on the market. This represents a milestone in the field of charging infrastructure as the certification is indicative of quality of the very highest standard.

From the beginning of 2013 onwards, the KEBA wallbox underwent a rigorous examination at the VDE testing institute. Above all, it was tested with regard to its safety, electromagnetic tolerance and other product characteristics.

On June 25, 2013, the first official marks approval for an e-vehicle charging station was handed over to KEBA representatives in Offenbach/Germany. An independent body has thus confirmed the fulfillment of relevant safety and environmental regulations.

As of now, the KEBA charging station is entitled to bear the VDE seal. It is the first product on the market that may do so.

This demonstrates once again the first class nature of Austrian product quality - for apart from wall box usability, KEBA's number one priority has always been user safety.



The VDE marks approval was handed over to Markus Hubweber (second from left) and Gerhard Weidinger (middle) in June.

Renault and Nissan: Manufacturer certifications

Automotive manufacturers are ensuring the implementation of internationally recognized standards in the e-mobility sector through their own certifications. These confirm the complete compatibility of a wallbox with the respective producer's e-vehicles.

KEBA recently received two such manufacturer accreditations. The latest "Z.E.-Ready 1.2" certificate from Renault represents clear confirmation of enhanced quality, safety and simple operation and has been specially drawn up for the Renault "ZOE".

In addition, Nissan has also confirmed that the KEBA KeContact P20 wallbox is ideally suited to Japanese e-vehicles such as the Nissan "Leaf".

Deliveries for Daimler and Bosch to the U.S.

For the past 18 months, KEBA AG and Daimler AG have been cooperating in the area of charging stations (so-called "wallboxes") for smart and Mercedes-Benz battery-powered e-vehicles.

The initial deliveries of wallboxes from the Austrian automation specialist to Germany started last June and since then a succession of other European countries has followed.

Now, supplies to North America are about to start, parallel to the launch of the smart fortwo electric drive in the important US market, which offers enormous e-vehicle potential. Studies predict that in 2014, 2.3 per cent of the 11.4 million licensed cars in the USA will be e-vehicles and above all, this trend will be supported further by generous grants and political efforts.



The direct line to **KEBA**

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

We look forward to hearing from you!

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