

# IM TREND

KEBA CUSTOMER MAGAZINE

ISSUE 1/2015



**Usability** as the key to the digital revolution

**Saving costs**  
with user-friendly ATMs

**Sparkasse Bodensee:** Quality not quantity

**KEBA<sup>®</sup>**

Automation by innovation.

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# The user in focus

## Usability as the key to the digital revolution

### The digital society

We have long been in the middle of a digital revolution that is comparable with the industrial revolution of the 19th century. This latest upheaval was triggered by the introduction of the personal computer over twenty years ago and has resulted in the fact that anybody can be a user and an expert. While for a long period universal learning was limited to a small group of persons with a vast range of knowledge, today know-how has been democratized and is available to all, because owing to the internet and electronic mass media, information is disseminated very rapidly and the volume of data available on this planet continues to grow.

### A knowledge explosion

The time factor involved in this so-called knowledge explosion has been radically reduced. For as opposed to the roughly one hundred years required for the doubling of knowledge at the beginning of the 19<sup>th</sup> century, today this only takes five years. Moreover, by 2020 a doubling of know-how is set to take a mere 72 hours.

### The merger of private and working life

As a side effect, omnipresent digital technology is also penetrating ever-deeper into our daily lives, as exemplified by the tablet for reading in bed, the car as a communications centre and the smartphone as our health data manager. Indeed, in 2014 the number of mobile phones in the world exceeded the global population total for the first time.

Permanent accessibility has resulted in the steady coalescence of work and leisure. Matters relating to the latter are quickly dealt with during work breaks, while many use their leisure time in order to keep up to speed with events in the workplace.

### Human-to-human communications

This trend has enormous consequences for the manner in which companies address their customers. Instead of B2B- and B2C-communications, h(uman)2H-communications are in demand during which every individual user is the focus of attention.



This is due to the fact that for some time, no special skills have been required for the operation of the new technologies and therefore irrespective of whether they are young or old, technology fans, mothers, retirees, or children, all users wish to and can employ modern applications and products easily and intuitively.

This constitutes a major opportunity for companies, but a no less massive challenge for all product managers and developers.

For these reasons, user-friendliness is a major factor in the successful acceptance of new applications.

Technologies must be barrier-free and suitable for uncomplicated, intuitive employment. Accordingly, usability is the key to the current digital revolution.

In an expert blog from the Austrian Federal Ministry of Education and Research, Prof. Alexander Mädche remarks that: "Those that see usability as a peripheral topic have failed to recognize the digital revolution." Moreover, even if this issue is more complex for companies and manufacturers, for customers and end users it will become ever simpler and then, and only then, are high acceptance levels guaranteed.

### Usability as a product design element

At KEBA, usability, or the ease of operation and operational simplicity, is a central element in product development. An "easy to use" aspiration means that all our products are constantly targeted on the needs of the user and thus create an optimum link to the technical problem solution.

Our approach to human enterprises lends expression to thinking that is not only oriented towards the future, but is also always aimed at serving humanity.



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

# Design for all

## Product designers discover the “grey panthers”

It all began with the introduction of personal computers over 20 years ago. Suddenly, everyone was a user, there were no longer just a few experts, or a selected circle of specialists, and the need for sophisticated operating skills ceased to exist.

This new user group consisted, and still consists today, of people with a diversity of prior knowledge levels and differing personal and demographic backgrounds. Moreover, irrespective of whether they are old or young, with or without an affinity for technology, mothers, pensioners, or persons with a physical disadvantage, all of them wish to use products simply and intuitively. And this demand represents a challenge for every product manager and designer.

At KEBA, usability, which means the operability of a product and the related ease of use, is a central factor in product development. For this reason, KEBA employees got the chance to turn directly to Prof. Manfred Tscheligi, who is an expert in the field of human-computer interaction and usability, for inspiration and information.

In recent years, the phrases “age appropriate product design” and “design for the elderly” have been in increasing usage.

However, according to Prof. Tscheligi these should give way to the better term “usability and design for all”. His plea is that: “Stigmatization should end. Older



people are not abnormal, but simply members of one target group among many others with special needs.”

The fact that this particular target group also possesses enormous purchasing power is also more than reason enough for many designers to include and account for it during their initial thoughts regarding new products.

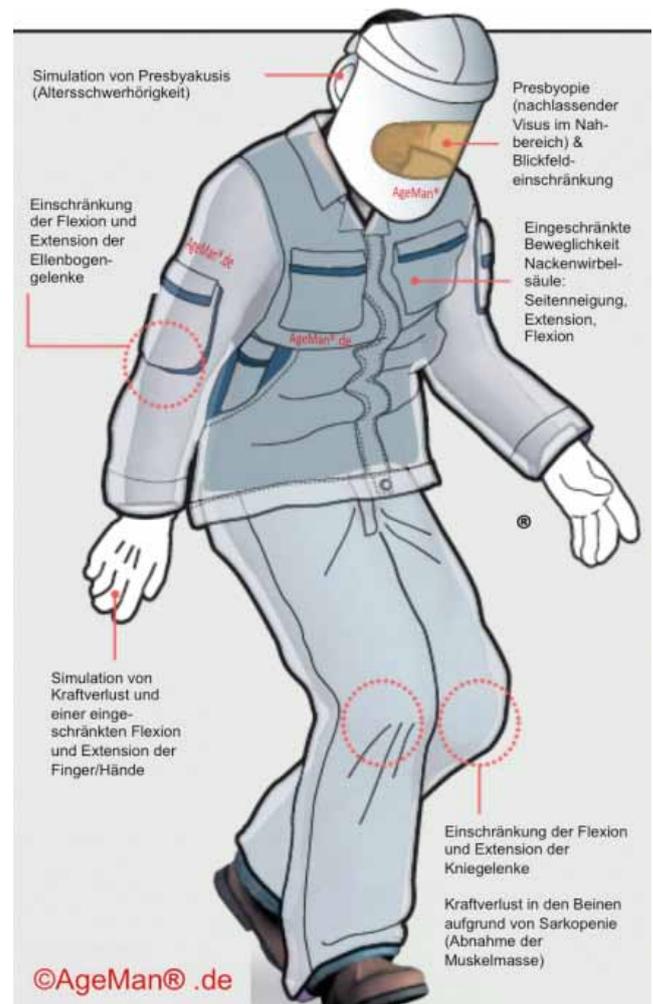
Older users have special characteristics that simply emanate from day-to-day situations. For example, Prof. Tscheligi quotes the fact that they are far more critical than middle-aged persons, who are still working. The latter have to use technology and IT on a daily basis. “Therefore technology is obligatory and one is familiar with its frustrations. However, older people are voluntary users, who may well

also have a higher inhibitive threshold with regard to technology. In addition, we know from studies that they have fewer cognitive abilities and less prior knowledge and patience. This poses product design problems, which in the final analysis can nonetheless lead to benefits for other users.”

The first question however, is how to discover what users want? The personas approach, workshops and role playing represent only a fraction of the methods employed. The “AgeMan” developed by the University of Cambridge has proven to be very helpful with regard to understanding the needs of older users through self-experience and KEBA employees have also been able to try out this invention for themselves.

As one of the main characteristics and challenges of the 21<sup>st</sup> century, the ageing of the world's population is steadily becoming the focus of increasing international attention. Our society is changing and the age boom, the spread of technology and the influence of new media are impacting upon every area of life.

The "AgeMan" at a glance



Using the "AgeMan" anyone can obtain an idea of what it is like to live with various sight impediments and painful diseases such as arthritis and gout. The KEBA "guinea pigs" were also amazed and partly shocked as the weight of the "AgeMan" very quickly tired them. In addition, the operation of displays with a simulated cataract also constituted a major challenge.

Beyond mobiles for seniors, etc. the topics of "age appropriate design", "design for all" and "usability" are certain to confront us with growing regularity and we hope that Prof. Tscheligi with his "AgeMan" has provided food for thought.

Interview with Univ.-Prof. Dr. Manfred Tscheligi



# Saving costs with user-friendly ATMs

## Interactive approaches

During user experience optimization with regard to self-service machines, two main groups of people have to be considered. Bank customers are naturally of primary importance, however the equipment operators (bank staff and/or financial services suppliers) should not be forgotten. Their experiences in connection with self-service systems have a tangible influence on branch cost-efficiency as Erich Pichler describes on the basis of the following case study.

If average German cost rates are applied, the utilization scenario of a self-service cash recycler handling 4,000 deposits and 1,200 withdrawals per month provides the following economic assessment, which has to account for three effects:

### Higher self-service use rates

Customers subject to a pleasant user experience in connection with self-service ATMs demonstrate higher levels of machine acceptance and therefore undertake more self-service transactions. Accordingly, ATMs providing a superior user experience contribute to a higher self-service quota.

Subject to the premise that through improved customer machine acceptance one can transfer an additional 120 deposits to the original 1,200 (i.e. another 10 per cent), approximately € 2,900 per ATM and year can be

Erich Pichler,  
Head of Product Management and  
Systems at KEBA

“The user experience of ATMs has an enormous influence on customer satisfaction levels and branch cost-efficiency.”



saved in terms of money handling costs alone.

### An improved problem-solving quota

Equipment operators that also enjoy an improved user experience are also able to solve a larger number of problems autonomously with the result that less servicing is required. Assuming that owing to an enhanced user experience and simpler operation the problem solving quota can be raised from 30 to 70 per cent, this will result in service cost savings of around € 450 p.a.

### Increased availability

A negative user experience when employing a self-service ATM machines leads to an increase in operational errors (e.g. forgotten cards, coins in the cash slot, false or insufficient error correction...) that have a direct impact on machine availability. Furthermore, additional service costs and expenses for the handling of transactions at the counter also result. Conversely,

better usability brings faster and superior ATM operation, as well as improved availability levels owing to fewer errors. If it is assumed that a better user experience can raise the average level of machine availability by half of a percentage point, the annual savings per machine would amount to roughly € 775.

In total, the savings emanating from these three effects come to over € 4,000 per machine and year. This is a considerable sum in terms of the overall costs for a self-service ATM.

### Additional effects emanating from an improved user experience

These savings are supplemented by additional effects that have an indirect influence on the image and hence the cost-efficiency of the bank. A 0.5 per cent reduction in availability affects an average of 60 customers per year. The customer perception that the ATM is “out of order again” can also cause the loss of a client.

Smartphones, tablets, apps and co. have changed the way in which we communicate and interact. Moreover, every user has a certain expectation that these technologies can be employed in other areas of our lives. Accordingly, the focus is increasingly on “user experience” and this also applies to self-service banking systems.

In the following article Erich Pichler, KEBA’s Head of Product Management and Systems, explains the influence that this development is exerting not just in direct relation to banking customers and employees, but also branch cost-efficiency.



Conversely, an available, simple-to-operate ATM can lead to the capture of new clients and contribute to greater customer satisfaction. Therefore, the self-service machine represents a possibility for differentiation and the creation of customer loyalty.

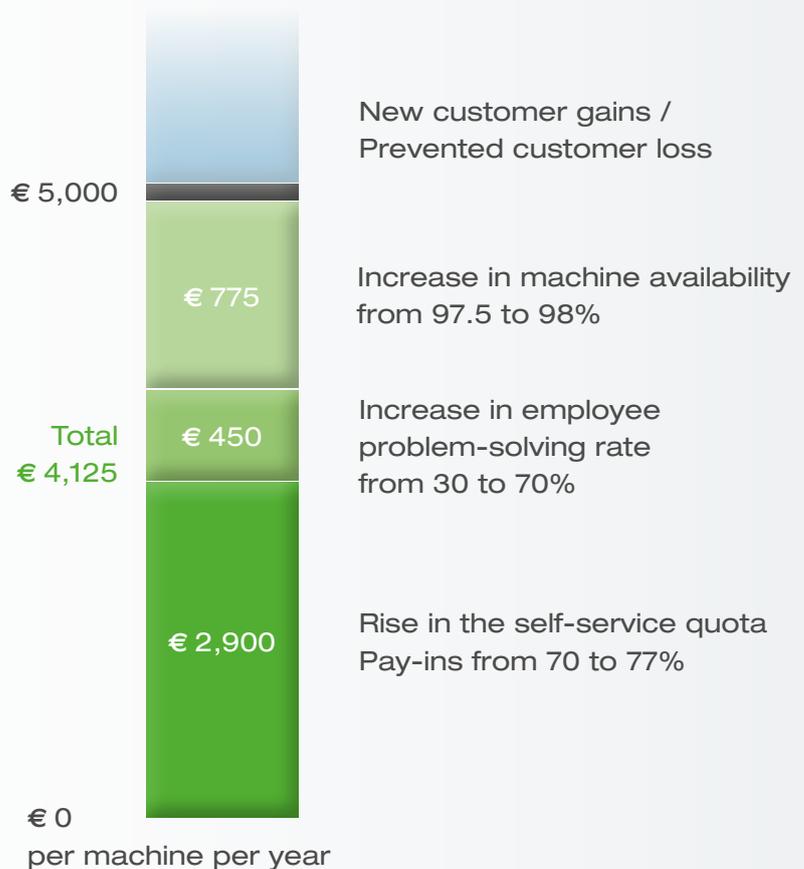
**Optimized user experience pays off**

Intuitive ATMs offering optimized user experience create enhanced employee and customer satisfaction. The former are pleased to service the machines quickly and the latter enjoy their frequent use.

A positive user experience in connection with a self-service ATM is more than a “nice to have”. The application example quoted shows the tangible effects on cost-efficiency and the savings effects amounting to several thousand euros per machine and year.

Consequently, the ROI on higher purchasing expenditure is achieved faster than anticipated.

**Savings potential derived from an enhanced user experience**



# “With self-service everyone’s a winner!”

For a number of years, the Linz-based Oberbank has been pursuing an approach that has resulted in its development from a small, regional bank into a proven, independent, international financial partner. The fact that this strategy has proven to be successful is demonstrated by branch openings in eastern Austria and neighbouring countries.

With this in view, “Im Trend” talked to Brigitte Haider, the Oberbank AG’s Private Customer Manager, regarding self-service strategy, branch concepts and future technologies.



## *For how long have the Oberbank and KEBA been working together?*

A joint safety deposit box project was completed in Passau in the 1990s. Then around 2002, we initiated self-service deposits – mainly to substitute night safes used by our business clients.

At that time we opted for KEBA, as for us regional proximity was always important. Today, we continue to estimate the fact that in KEBA we have a partner that speaks our language and with whom value added is created locally.

## *In the meantime, you have switched entirely to ATMs with a closed cash cycle.*

This is correct. Roughly five years ago our computing centre, 3 Banken EDV GmbH, supplied us with the software needed to operate what were previously purely cash deposit machines as recyclers. The aim was to save part of the expensive and complicated cash logistics and now cash recyclers are part of our standard infrastructure at every branch. We currently have 70 KEBA recyclers in operation on a full cover basis and in terms of the

3 Banken Gruppe (3 Banks Group – Oberbank, BKS, BTV) 109 cash recyclers are in use.

## *In 2013, you commissioned KEBA with the supply of 120 account service terminals. How did this order come about?*

The actual function was not new, as our customers had previously been able to print out account statements and scan transfer slips in self-service. However, we were looking for combined machines for reasons of expense and space. Therefore, in line with current trends, when the old equipment



### **Oberbank AG**

The Oberbank is part of the 3 Banken Gruppe and an independent regional bank with headquarters in Linz, Austria (total assets in 2014: € 17,774 million). With some 2,000 employees and 156 branches, its catchment area now extends from Munich and Budapest, to Salzburg and Prague.

### **3-Banken-EDV GmbH**

The Linz-based computing centre of the Oberbank AG, Bank für Tirol und Vorarlberg AG (BTV) and BKS Bank AG (BKS) provides software applications and services for a total of approximately 250 branches belonging to the 3 Banken Gruppe.



## Oberbank branch in Wels-West Lichtenegg

was due for replacement we decided to purchase multifunctional machines from KEBA.

*You mentioned that self-service has now become standard...*

Yes, self-service is an important part of private customer business. As far as self-service is concerned, I only see winners. Customers can complete their banking business outside of opening hours and the self-service machines also help our employees. Their workloads are reduced and they can focus on what they do best, which is the provision of our clients with competent and personal advice.

*In your opinion, in years to come will there be any counters at all?*

The figures show that the numbers of counter transactions are falling steadily. This is due to e-banking, modern technologies and new self-service solutions.

These are significant transaction channels. Our customers do not wish to

queue for long periods, but instead prefer to complete their banking business quickly, safely and flexibly. We therefore believe that classic teller counters will steadily recede into the background.

In turn, the self-service zone will become ever more open. The strict separation into a consultative area, counters and self-service no longer corresponds with the current trend and has long become outdated.

*Therefore no "feel good banks", or so-called "adventure banking", as prophesied a few years ago?"*

No, I don't believe in this scenario. Customers do not come to a bank to drink coffee. Naturally, all customers at our branches should feel comfortable, but functional surroundings are highly suitable for simple banking transactions.

*How do you envision the Oberbank branches of the future? What topics in banking currently concern you?*

There are two major issues in the branch area. Firstly, there is the combination of automated banknote and coin handling. Above all, when classic counters no longer occupy the foreground, we need a solution for coins.

And as far as counter-free concepts with an increased focus on consulting are concerned, an ability to deposit and withdraw coins in self-service presents itself.

On the other hand, we are already working intensively on other withdrawal possibilities.

If for example, a customer does not have a card, is in the middle of a consultative discussion or wishes to withdraw money, we want to be able to offer alternatives such as payments via bar codes, QR codes or other so-called self-service cash counter solutions. NFC technology will certainly play a major role in this connection.

# The banking house Schelhammer & Schattera



KEBA banking terminals at the St. Stephen's Square location in Vienna

*How much significance does self-service possess at Schelhammer & Schattera?*

**Martinek:** Logically, in a private bank like ours, self-service is less important than in the high-volume business area. We do not offer self-service primarily for cost reduction reasons, or in order to automate transactions. Instead, for us it represents more of a service instrument for our customers, who are always the focus of our attention. Therefore, self-service rounds off our complete range in the service area.

*For the renovation of your branch on St. Stephen's Square in Vienna during last year, you bought self-service equipment from KEBA including a recycler. What was the background to this purchase?*

**Weichart:** We have profited from the fact that our IT services supplier is the Allgemeine Rechenzentrum (ARZ), which also serves the Volksbanken in Austria. The KEBA machines have

been certified for the ARZ area and this was naturally of advantage.

**Martinek:** We believed it was especially important to make self-service options available to our clients via the St. Stephen's Square location. Owing to a technical cooperation agreed with the Volksbank sector, since 2013 our customers have been able to use the self-service facilities at all Volksbank branches (ATMs, bank statement printers, account service terminals). This nationwide service is a major advantage for our clients and has a wide-ranging impact.

For us as a private bank, customer focus is not a catchphrase, but rather an integral part of everyday business practice. It also constitutes a challenge, as among our clientele are ecclesiastical institutions such as orders and dioceses, companies, members of the freelance professions and generally more affluent retail customers, all of whom should experience an extremely

personal type of service from our bank. The award of the "Victor 2014" in the business customer category represents confirmation of these efforts.

**Weichart:** We chose the cash recycler because we wished to offer the possibility for deposits in the self-service area. We expected the cash level in the recycler to maintain machine equilibrium, but from the outset until now, transactions have been strongly weighted in favour of deposits. This was something of a surprise as the function was entirely new, but it served as a timely reminder that insinuations are often made regarding customer attitudes, which in the final analysis do not hold water.

*Moving the customer centre stage has become part of every good business philosophy. What concrete form does this assume at your bank?*

**Martinek:** For a private bank, customer contacts are essential and we have to seize the initiative in order to

„Im Trend“ visited the Schelhammer & Schattera banking house in the first district of Vienna in order to talk to the bank’s Chairman, Michael Martinek, and the Head of Operations, Andreas Weichart, about the status of self-service systems, customer orientation and the future of banking, and thus obtain an insight into their unusual business model.

## “Pioneering developments cannot be an end in themselves!”

remain in discussion with our clientele. Today, virtually no contacts emanate from transaction business and therefore banks must ask themselves how they can best create links to the customer under the communications conditions that currently prevail.

I think it is senseless to hanker after the days when our employees had direct contacts with the clients at the counter. Technologies such as self-service systems and the internet are now a vital part of banking. However, customers must be prepared to accept these technologies and should not simply be the object of their imposition.

*In other words, technology should echo customer requirements?*

**Martinek:** Precisely. One can only learn from customers and it is they that dictate what we have to implement. Moreover, every customer is different and individual and when one wishes to introduce a new technology, the benefits must be communicated clearly to the clients. People with an interest in technology can be reached anyway and therefore establishing a rapport with those that lack such an affinity is of far greater significance.

*KEBA is pursuing a similar path. Its “design for all” approach accounts*

*for both customer diversity and their needs.*

**Martinek:** That is positive, as it is far too often the case that the technology predominates. As a result, what people think and how they tick can be quickly forgotten. I enjoy experimenting with certain pioneering developments, but these cannot be an end in themselves.

New technologies and functions must fulfil a service function and take people into account, for only then can behavioural patterns be altered. Furthermore, in order to reach the customer, it is vital that employees be involved. Particularly in our case as

*To be continued on page 12*



„Im Trend“ talked to Michael Martinek (left) and Andreas Weichart (right)

a private bank offering intensive consultations, the account manager is a customer intermediary. He or she must understand and accept new products or technologies in order to be able to pass these on to the clients.

*I believe that you have also had two KEBA account service terminals in operation since last year. Is that correct?*

**Weichart:** Yes, we looked at a number of suppliers and determined that other manufacturers also install KEBA scanning technology. Therefore, we decided to buy from the company that produces the “hearts”. Thousands of this type of scanner have been installed throughout Austria and have higher recognition quotas than all the other systems.

*As a bank with long-standing, ethical standards, did you deliberately choose a regional Austrian supplier?*

**Martinek:** I have been in the banking business for a long time and have

always experienced KEBA as a pioneering company with intensive links with the Austrian banking sector. Particularly for a small bank like ours, it is important to have a partner that is on an equal footing and also accessible. The geographic proximity and the teamwork based on partnership were certainly of decisive significance.

*How do you see the self-service area developing in the coming years?*

**Weichart:** In future, payments will be markedly more mobile. The cash requirement is set to continue unabated, but we will move away from the fixed card media in the direction of mobile devices. Transfers using QR codes, transactions by means of mobile apps and NFC are just some of the buzzwords in this connection.

*Will conventional bank branches continue to exist in future?*

**Martinek:** It was prophesied many years ago that the branches would disappear, but this has not come true. On

the other hand, the need for stationary operating systems is not as great as in the past. Therefore, every bank must consider how to ideally position itself for its customer structure and even though online banking will be further optimized and expanded; I am convinced that in future customers will continue to seek personal discussions, especially when they are looking for information and advice. It would seem that a degree of public resistance to video banking still exists and I do not believe that in years to come, there will only be one banking channel.

Just as there are differing, situation-related means of transport such as cars, aircraft and trains I think that customers will also use a variety of distribution and communications channels when banking. The channels and functions involved must match the respective needs and situation and to design these in a manner that is both customer-friendly and cost-efficient is the challenge of the future.

## Schelhammer & Schattera

Schelhammer & Schattera is Austria's oldest private bank. It follows the key principles of sustainability and offers ethical, long-term banking business. In this segment, Schelhammer & Schattera is the number one in Austria and also enjoys international recognition.



The bank's close links with the Roman Catholic Church have historical roots and among its clientele are religious orders, dioceses and other ecclesiastical institutions, companies and members of the freelance professions, as well as premium category retail customers. The bank has one branch, which is located on St. Stephen's Square in the centre of Vienna's 1<sup>st</sup> district.

# KEBA strengthens its team in Germany



## Michael Sandmann

Customer Solutions  
Manager for GAD  
(since August 2014)



## Sascha Andre Kulp

Key Account Management  
computer centres and  
associations (since August 2014)



## Arndt Paulussen

Sales Savings Banks for North  
Rhine Westphalia, Rhineland  
Palatinate and Hessen  
(since June 2014)



## Katharina Grein

Personal Assistant to  
the KEBA GmbH CEO  
(since October 2014)



## Gerd Feid

Sales Savings Banks for North  
Rhine Westphalia, Rhineland  
Palatinate, Hessen and the  
Saarland (since March 2014)



## Wolf-Dieter Lange

Sales Savings Banks for  
Thüringen, Saxony, Lower Saxony,  
Saxony Anhalt and Hessen  
(since July 2014)



## Rebecca Luisi

Sales Support  
(since August 2014)

# Mainz



Gerhard Luftensteiner (left) und Hans-Jürgen Lüchtenborg (right) on the occasion of the 111<sup>th</sup> cash recycler

In only two years, the Sparda-Bank Südwest has purchased 111 KEBA cash recyclers.

Reason enough for a celebration and the presence of Hans-Jürgen Lüchtenborg (Chairman Sparda-Bank), Gerhard Luftensteiner (CEO KEBA), Benjamin Leicht (Senior IT manager, Sparda-Bank Südwest) and Walter Kuhn (Sales KEBA Germany) at the Emmeransstrasse branch for the installation of the 111<sup>th</sup> machine.

## Sparda-Bank Südwest celebrates its 111<sup>th</sup> KEBA cash recycling ATM

### New branch concept with self-service cash recycling

For KEBA, the teamwork with the German Sparda banks began more than ten years ago and in 2012, Sparda-Datenverarbeitung eG, (SDV for short) approved the company's self-service cash recyclers.

The Sparda-Bank Südwest opted for KEBA cash recyclers immediately after this approval was granted. The background to this decision was a new branch concept that foresaw the removal of all teller counters. Accordingly, the transactions previously dealt with at the counters were transferred

systematically to KEBA's self-service machines.

Above all, this switch to counter-free branches with self-service cash recyclers serves the expansion of customer services, as bank staff have more time for consultations and can thus look after their clients in optimum fashion.

Gerhard Luftensteiner, the KEBA CEO: "With its strategic reorientation of branch concepts, the Sparda-Bank Südwest has adopted a forward-looking approach. The fact that this is being supported by our reliable self-service devices with their advanced technology is for us especially pleasing."

### With full cover to success

In just two years, the Sparda-Bank Südwest has already installed 111 KEBA cash recyclers in its roughly 80 branches and self-service areas. As a result, full coverage has been achieved, which according to Benjamin Leicht (Senior IT manager of the Sparda-Bank) is one of the main reasons that this technology has been so well received. "Our clients know the system and don't need to adjust when they visit another branch. In addition, our employees can provide each other with mutual assistance, as the equipment is identical in all the branches."

## in carnival mode



Debut of cash recycling ATM no. 111

### Proven in practice

Since its launch the new equipment has proved equally convincing for customers and employees alike, and both groups have accepted the new systems for deposits and withdrawals.

Benjamin Leicht: "We opted for KEBA systems as they proved their practical excellence during a pilot scheme. We have also been impressed by the performance of the KEBA equipment and its high availability levels have had a direct influence upon customer acceptance."

Furthermore, the closed cash cycle provides positive support during the efficient solution and optimization of counter area requirements such as the "counter" accident prevention regulations and the 4-eye principle.

### Mainz, the home of song and laughter

The choice of the installation of the 111<sup>th</sup> cash recycler as the raison d'être for the visit of the KEBA managers to the Rhine-Main region was no accident and the carnival traditions of the area did not fail to extend to the cash recyclers from Austria.



# Quality not quantity

The banking market is undergoing radical change. Above all, high overheads and low interest rates are confronting savings banks with major issues, as their business model is based partly on sizeable private customer deposits. With a holistic concept for the restructuring of its branch network, Sparkasse Bodensee has counteracted the increase in cost pressure, while still maintaining closeness to the customer.



Walter Lorenz  
Senior Organization Manager



## Customer analysis as a basis for a new sales strategy

Sparkasse Bodensee began this process with a customer structure analysis. This was aimed at discovering how many customers from various areas visit its branches and how often, as well as the services that they use and first and foremost, how their behavioural patterns have altered in recent years.

Walter Lorenz, the Senior Organization Manager: "Online banking is being expanded continually and in the last few years the total of customers coming to the branches has fallen. At the same time, the currently available self-service machines are used frequently, owing to the fact that for example, the need for cash supply and information relating to matters such as account enquiries remains high. Above all, our clients visit the branches when they require personal advice.

## Intensifying customer proximity

The aim of the new strategic orientation was to account for this change in customer conduct. Therefore, the results of the analysis provided the basis for the preparation of a new, holistic sales strategy, which also included the modification and restructuring of the branch network. Sparkasse Bodensee established three primary goals in this connection comprised by process optimization, the maintenance of closeness to the customer and an increased number of income sources.

## Implementation measures

The realization of these objectives involved several measures. On the one hand, the numbers of self-service branches were increased markedly from 13 to 30 in order to secure the cash supply. In these branches, Sparkasse Bodensee decided to install KEBA cash recyclers, for as

Walter Lorenz explains: "The availability level provided by KEBA machines is clearly superior to that of its competitors. This was one of the reasons why we opted for these recyclers. Constant availability is especially important and counts for more in self-service branches than in those with staff. This is because if a defect occurs in a self-service branch, there is no one on the spot to correct it and the customer is left alone with the problem. It is precisely in this regard that KEBA recyclers can be relied upon and the availability figures speak for themselves."

## Qualified consulting

In a reverse move, the number of branches with employees was reduced from 42 to 25. At the same time, 16 of these 25 branches were converted into consulting centres with extended opening hours and additional qualified personnel, who now supply customers with a full range of consulting. Walter Lorenz describes the Sparkasse vision and the aims of the consulting centres as follows: "We are deliberately upgrading our staffed branches in order to offer top quality consulting services. For us quality takes priority over quantity."

## Sparkasse Bodensee completes holistic branch network restructuring



One of the two main branches of Sparkasse Bodensee in Friedrichshafen

As the proximity to regional customers represents the calling card of the Sparkasse banks and the catchment area of the Sparkasse Bodensee is extremely rural, nine conventional branches are to be retained as so-called satellites. Walter Lorenz: "The satellites will look after our customers in the countryside and along the periphery of our business territory."

### Coin deposit function for the tourism sector

Lake Constance (Bodensee) is a region with a sizeable tourist industry and consequently a possibility to deposit coins is of special importance to holiday accommodation letters, hoteliers and other business customers. Therefore, it was also customer behaviour that prompted the provision of a coin deposit function in the self-ser-

vice branches. Walter Lorenz explains the background to this decision as follows: "For our branch in the Friedrichshafen old town the pay-ins from the surrounding restaurants and cafés are of particular significance and these include coins. Therefore, when we converted the branch from a staffed into a self-service unit, we were in no doubt that we had to provide a coin deposit possibility in order to avoid losing our business customers." In the meantime, the Sparkasse Bodensee is also using the KEBA cash recyclers with a coin deposit capability.

### Restructuring success

The restructuring of the Sparkasse Bodensee branch network has proven to be a complete success. For standard business there are both exclusively, self-service branches with ATMs

offering high availability levels, as well as nine satellite branches in the rural areas.

In addition, investment in consulting has been stepped up in a move that the Sparkasse Bodensee describes as, "Value added creation through a consultative plus." First class, staffed consulting centres have been launched in order that individual advice of an even higher qualitative standard can be provided on a broader and more flexible basis.

With its new strategy, Sparkasse Bodensee is following the "Sales Concept 2020" of the German Sparkasse Association and will thus be able to secure both customer proximity and the simultaneous optimization of its processes and costs.

# An increased focus on self-service

## The ChiantiBanca Diretta project

The Italian ChiantiBanca recently started to update its branches and a central role in this process is being played by the latest KEBA ATMs with a cash recycling function, which are being installed in the self-service zones of the bank's branches. The framework for this undertaking is provided by the "ChiantiBanca Diretta" project that is intended to not only cut operating costs through the transfer of transactions to self-service machines, but also attract a completely new client group comprised of business customers.

The ChiantiBanca launched the "ChiantiBanca Diretta" project with the aim of achieving a reinterpretation of its sales network, a heightened local presence and improved customer service without incurring increased operating costs.

The bank installed 17 KePlus X6se ATMs with a cash recycling function in order to offer a modern self-service. This modernization strategy enables the bank to tap into a completely new customer stratum, as the automat becomes a teller's counter.

### Following a thread

A common theme runs through the entire project, the starting-point for which was provided by the opening some years ago of a self-service zone in a branch equipped with two cash recyclers.

The result was clear with a marked rise in the use of ATMs by the customers, who after only a short time accepted their new "electronic contact partners" for transactions involving cash and cheques.

### A cut in operating costs

In view of this initial result, the ChiantiBanca did not hesitate for long with regard to investment in the "ChiantiBanca Diretta" project and subsequently another 17 KEBA ATMs were installed. This move facilitates the offer of a uniform, full-coverage solution for cash transactions of every type and the processing of cheques.

In addition, as compared to standard machines, KEBA's recyclers have considerably reduced the monetary flow. The optimum handling of cash and



## ChiantiBanca – the bank in the heart of Tuscany

ChiantiBanca is a cooperative bank that is solidly rooted in the region and embodies its values and culture. As a stable reference point for families and companies, who live and work in Tuscany, it offers bank services of every type. As the first cooperative bank in Tuscany, ChiantiBanca is currently one of the nation's leading banks of its type.

**289 employees** • **Approximately 67,000 customers** • **32 branches**  
**Total assets: EUR 2.6 billion**



KePlus X6se at ChiantiBanca

banknote checking using a validation system also enables such systems to considerably reduce branch operating costs.

### Increased automation attracts a new client group

With this investment, ChiantiBanca was able to retain its 32 branches in the region and at the same time, install a new type of ATM with cash recycling function that enables customers to deal with the transactions previously always completed at the counter entirely free of charge and independently.

This strategy has paid dividends, as with this solution ChiantiBanca has been able to attract an entirely new client group that includes filling station operators, apothecaries and other business people.

This group traditionally has to deal with a large number of monetary transfers and deposits, and had previously been unable to use standard solutions for the handling of cash transactions.

### ATMs – a fixed point between bank and customers

Nonetheless, the true success of ChiantiBanca Diretta not only lies in the practical aspects of this innovative solution, but also the possibility of creating a feature and turning the self-service zone into a sensitive point of contact between the branches and customers.

For while to date, the installation of an ATM at a branch merely served as an alternative to time spent queuing, or was targeted mainly on younger people with a greater interest in digitalization, thanks to increased user friendliness and improved communications (including the video option) cash recyclers have now developed into a branch linchpin.

### Design to match the branches

This idea is also supported by the fact that the attractive design of the KEBA automats fits into the branches to per-

fection, which is a point that is not to be underestimated. Indeed, according to ChiantiBanca it has also contributed to achieving the objective of creating a degree of correlation with the traditional services provided at the counter.

### Customer support and communications

Finally, in order to strengthen the trust of customers in the new cash recycling systems, during the introductory phase ChiantiBanca launched two initiatives. Firstly, the focus on customer support in the self-service zone was enhanced through the presence of specially trained employees.

And secondly, a communications campaign was set in motion that underlined the savings that clients could themselves achieve by using the “ChiantiBanca Diretta” automats.

Above all, this addressed the interests of the customer group that is no longer prepared to pay processing charges for transactions at the counter.

# Automated parcel delivery is gaining momentum

## 1,500 locker boxes for Geopost in France



A total of 1,500 KePol locker boxes are to be supplied to France by 2016. This order emanates from the cooperation agreement signed in 2013 by KEBA and Neopost Shipping, a subsidiary of the French company Neopost, which is an important integrator in the postal world with over 6,000 employees around the globe.

Alain Férard, the Neopost Shipping CEO: "We selected KEBA as an exclusive partner because we believe in the innovative strength and qualitative leadership of

KEBA locker boxes in France

## The Czech Republic's largest webshop opts for KEBA locker boxes

With sales revenues in excess of EUR 400 million, Alza is the largest electrical goods retailer in the Czech Republic. In its online shop range, this e-commerce pioneer has over 60,000 electronic, computer and IT, and household products. Now in a move aimed at further enhancing its services, Alza has chosen KEBA locker boxes as a supplementary 24-7 solution for its existing supply routes.

### Online goods orders and pick-ups from the "Alza Box"

To date, Alza customers either had to pay for goods deliveries or collect them from one of the company's shops,

which like post offices have limited opening hours. However, as an additional advantage and customer service, Alza has now decided to offer the collection of goods via lockers, called "Alza Boxes". This means that for the first time, KEBA has added a web shop to its list of customers, which confirms that an increasing number of companies and web shops are considering joining the trend towards alternative delivery possibilities.

The short throughput time available for the installation of 30 locker boxes confronted all those involved with a stiff challenge, but this was overcome in masterly fashion, as confirmed by Rudolf Žurek, the Alza.cz Logistics

Director: "KEBA's enormous flexibility proved to be a positive surprise and ultimately confirmed the probity of our decision."





this Austrian company. With KEBA, we can now focus our energies to an even greater extent on markets and sales channels.”

Following a successful trial run in Paris, KEBA was commissioned with the supply of 1,500 locker boxes over a period of two years. Alone 1,000 of these are for the exclusive use of Geo-post, a subsidiary of the French postal

organization Le Groupe La Poste. This is known for the DPD brand and specializes in B2C express and goods deliveries.

With this important step, DPD, the international GeoPost brand, will be able to offer an even more extensive portfolio of delivery options.



## KEBA extends its locker network to Spain with the sale of 60 boxes to Correos

The Spanish postal organization has decided to expand its customer services with KEBA lockers. These will operate under the brand name “City-Paq” and a total of sixty locker boxes are to be installed during 2015.

### e-commerce in Spain

Spain has the widest distribution of smart phones in the EU with 88 per cent of the population using the internet several times daily. Moreover, the forecasts for the national e-commerce field are just as positive as those for the rest of the continent.

Indeed, the “Online Shoppers 2013” study comes to the conclusion that e-commerce is growing steadily in Spain.

### KEBA supplies the locker box solution

Correos is well aware of this trend and has therefore opted for a locker box solution from KEBA, which is a specialist in this field. Following initial agreement during last July, a contract was recently signed for the purchase of 60 KePol boxes. KEBA is to supply Correos with a mix comprised of KePol FS outdoor and KePol LS indoor lockers.

### Convincing criteria

KEBA qualified for the invitation to tender issued by the Spanish Post Office in May 2014 and then won the ensuing competition.

Jordi Escruela Soldevila, Correos’ Deputy Innovation Director, explains this choice as follows: “For us the determining factor was the extremely high quality of the KePol lockers. And KEBA was able to convince us with the best price-performance ratio.”

The sixty KEBA lockers are to be marketed under the name “CityPaq” and the entire rollout will be concluded in 2015 with initial installations at railway stations in Barcelona. Other boxes will then be added at locations such as filling stations in Madrid and other Spanish cities.



## Austrian Post installs its 100<sup>th</sup> collection station

Almost exactly a year ago, Austrian Post decided to expand the service range of the self-service zones at its branches with so-called “collection stations”. Recently, the one hundredth such station of the 400 planned for the whole of Austria was put into operation at the post office in Leonding, Upper Austria, and both the usage figures and customer feedback are more than positive.



### An indoor “collection station”

The main last mile challenge with regard to the delivery of postal items continues to relate to the accessibility of the recipient. An ever-growing number of people cannot be reached at home during the day and wish for flexible possibilities to pick up their long-awaited goods.

With its so-called collection stations, Austria Post is now simplifying the col-

lection of both packages and large and registered mail.

The “collection stations” consist of KEBA KePol LS locker boxes, which have been specially designed for indoor applications. The size and finish of these boxes has been optimized for their installation in locations such as self-service zones, shopping centres and post shops, and therefore they are

also ideal for the Austrian Post’s self-service branches.

Peter Umundum, a member of the Austrian Post Management Board and head of the Parcels & Logistics Division: “KEBA is an experienced partner, which has long been renowned for the quality of its products. Moreover, the teamwork during rollout is functioning perfectly.”

## Additional “collection stations” at OMV and Avanti filling stations



The Austrian oil and gas company OMV and Austrian Post have been working together since 2006 and during opening hours that are convenient and customer-friendly, it is already possible to dispatch postal goods in comfort from numerous OMV filling stations with VIVA shops across Austria.

In addition, at eleven OMV and Avanti locations, goods can be collected around the clock from Post 24 locker boxes and during the next two years,

this concept is to be enlarged to include forty stations.

According to Peter Umundum, member of the Austrian Post Management Board and head of the Parcels & Logistics Division: “The excellent network of OMV filling stations supplements the more than 200 self-service zones at our post offices where goods can be posted 24-7. Furthermore, the OMV’s presence in CEE countries makes it an even stronger partner.”

## The 10,000<sup>th</sup> KeContact P20 wallbox came off the production line!

The KeContact P20 (the second generation KEBA “wallbox”) first saw the light of day in August 2012 and just recently number 10,000 came off the production line.

In the intervening period, the charging station has not only been delivered to virtually every European country, but also in large quantities to the USA, Canada, Japan and China. Apart from major automotive manufacturers, 80 per cent of Austrian and 50 per cent of German energy suppliers are using the wallboxes from Linz.



The Plant 2 production team was also evidently proud!

As a result, KEBA is one of the world's top three suppliers of e-mobility infrastructure, which clearly underlines the probity of its decision to invest in this new business segment.

[See the video here!](#)

## A submerged wallbox and the Ice Bucket Challenge reloaded



During last summer it seemed that virtually no one could escape the Ice Bucket Challenge. KEBA also put its KeContact P20 wallbox through the ultimate endurance test and fittingly for Austria, turned this into an “Ice Cube Challenge”.

Even under water, the KEBA wallbox managed to charge up to 22 kW, but then KEBA went a step further. In order to demonstrate that the KeContact P20 is genuinely suited to outdoor

use, it was frozen into an ice block for 12 hours at -25°C in KEBA's in-house climate chamber. And almost unbelievably it still continued to charge as a mini iceberg.

You will find the convincing (uncut) video of the new interpretation of the Ice Bucket Challenge on our YouTube channel and naturally enough KEBA took the opportunity to make a donation to the good cause.

Stay constantly up-to-date!



On our social media channels we offer you insights into the world of KEBA and always keep you up to speed.



## 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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