

Im Trend

Bank journal

No. 2_2009



German domestic market

“We’re here
to stay!”

KEBA®

Automation by innovation.

Dear Reader,



In the current edition of "Im Trend", I am pleased to be able to present the latest news concerning KEBA's successful development. The company is maintaining its internationalisation strategy and during the current year has founded a new subsidiary in Turkey. On the following pages, in an interview, Michael Spatz, KEBA's general representative and sales manager in Germany, provides an interim résumé concerning his well-established operation. Furthermore, you can learn more about KEBA's products and the successes achieved by innovative banking institutes using our systems. In particular, there is a focus on KEBA ATMs, which are also being successfully employed outside the immediate banking area. Last, but not least, on pages 21 to 22 we provide examples of how with KEBA's assistance, companies have been able to optimise their processes.

May I wish you pleasurable reading,

A handwritten signature in black ink that reads "Franz Berger".

Yours sincerely,

Franz Berger, MBA
KEBA Banking and Service Automation Business Unit Manager

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„We're here to stay“

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“We’re here to stay!”

German domestic market

KEBA has had a presence in the German market for over 20 years and for the past seven, the company has operated in Germany under its own name. Moreover, two years ago KEBA established a nationwide direct sales and distribution system.

In the meantime, the experienced, Austrian automation specialist regards its neighbouring country as a domestic market and is seeking to not only continue to “take the German banks by storm” with its competence and innovative strength, but above all, through its qualities as a partner. As Michael Spatz, KEBA’s general representative and sales manager in Germany, makes clear in the following interview, “We’re here to stay!”

Michael, you have been working for KEBA for eight years. What in your opinion makes KEBA special?

Michael Spatz:

We regard partnerships based on trust as important. We are looking for long-term relationships with our customers and even in difficult situations attach special value to frank and open dealings. We regard ourselves as a partner, who helps its customers to even greater success. We behave like “Hanseatic” traders, which means that our word remains our bond. In a nutshell, KEBA is the superior choice, because KEBA is THE partner in the banking automation field. With our self-service systems, we not only stand for innovation, but above all, for maximum security of investment. We place the strictest quality

demands upon our products and rather than the merely short-term perspective of the purchasing costs, constantly have the total cost of ownership in mind. We allocate sustainability precedence over rapid change. An approach that has convinced many customers both at home and abroad, especially in our German, Austrian, Chinese and Romanian domestic markets. KEBA repeatedly outmanoeuvres its large market competitors as confirmed by our customer reference list in the banking automation sector, which includes Commerzbank, Deutsche Bank, German and Austrian savings banks and other leading Austrian banking institutes. Furthermore, the postal and lottery sectors also rely on quality from our company, as exemplified by the fact that the DHL parcel stations come from KEBA and the whole of Austria and Spain try their luck using KEBA lottery terminals.

Especially in the banking automation sector, KEBA is confronted by big competitors. One could even call it a David and Goliath situation.”

Michael Spatz:

Naturally, as opposed to the direct competition, KEBA is a somewhat smaller company, but precisely this fact furnishes us with a corresponding advantage. For with a workforce of around 770, KEBA is big enough to efficiently handle large-scale projects, but simultaneously small enough to respond flexibly to customer requests and then jointly create adequate solutions with speed and efficiency!

KEBA’s flexibility is therefore a decisive criterion?

Michael Spatz:

Yes, among many others.

Where is the source of this flexibility?

Michael Spatz:

Our greater agility enables us to operate in an extremely customer-oriented manner. We put ourselves in the position of our clients, something that is pos-





*Michael Spatz,
Sales Manager,
KEBA Germany*

sible owing to the fact that our long-term experience means that we have a precise knowledge of customer processes. We pinpoint efficiency gaps and then in teamwork with the client, develop answers that provide clear competitive advantages. Accordingly, our customers are integrated into the product development process at a very early stage.

In addition, we dispose over a flexible service concept. KEBA's in-company service approach is matched to the wishes of our customers and simultaneously supports multi-vendor strategies. KEBA customers can select their own authorised service partner, while relying simultaneously on support and controlling from KEBA's key engineers.

Flexibility is also extremely important for us in the employee area. Our staff enjoy large areas of freedom, which allows them to also enthusiastically pursue their good ideas on a long-term basis. A spirit of invention is encouraged, for it constitutes the launch pad for KEBA innovations.

Can one describe KEBA as being an innovative partner with a customer- and solution-orientation?

Michael Spatz:

I think that hits the nail on the head. As a result of our extensive know-how, for example in the cash cycle sector, KEBA repeatedly develops new solutions for its customers, while at the same time employing tried and tested technology. Long-term partnerships based on trust and individual support through the responsible sales staff and service engineers are for us a matter of course.

What are the future visions and objectives for KEBA banking automation in Germany?

Michael Spatz:

We wish to continue to form numerous successful partnerships with German financial institutions, because we are here to stay. We will further consolidate and expand our technical innovations, in order to furnish our clients with clear advantages and tangible benefits. This approach is exemplified by cash cycle technology, which we brought to market maturity in Europe. We believed in this technology and in line with KEBA's innovative spirit achieved its successful realisation. ■





KEBA remains on an internationalisation course

New subsidiary founded in Turkey

With an export quota of 76 per cent, the international market is critical to KEBA's business success. A major factor in the achievements of past years has been the targeted implementation of the company's internationalisation strategy. The KEBA branches in Germany, the USA, China, the Czech Republic and Romania, have now been joined by one in Turkey, which was founded at the end of 2008.

With its population of around 70 million, Turkey is one of Europe's most important economic partners and offers enormous potential. Moreover, in view of its well-developed banking markets and large business centres such as Istanbul, Ankara and Izmir, Turkey is also a nation of strategic significance for KEBA. This is because the Turkish banking market is known for its modern infrastructure, which greatly favours the transfer of routing banking transactions to the self-service sector. Advanced central systems and host structures, as well as the great affinity with technology of the Turkish people have result-

ed in a massive increase in the number of ATMs in the country during the past few years.

Gerhard Luftensteiner, the KEBA AG CEO: "Above all, we see major opportunities for our KePlus ATMs with cash cycle technology in Turkey." He also envisages sizeable chances for KEBA's postal and logistics solutions, as well as its lottery systems, with which the company has enjoyed many years of international success.

The new subsidiary already has a staff of five. The CEO is Bahadır Basol, who spent the past 29 years in Austria and as early as 2003 started to work for KEBA as a representative in the Turkish banking automation sector. At the end of 2008, Bahadır returned to Turkey in order to assume the management of the KEBA subsidiary, which is to be expanded just months after its launch through the supplementation of the head office in Ankara with the opening of a further location in Istanbul in autumn 2009. During the first year of operations,



"In future, KEBA intends to play a major role in self-service automation for the Turkish banking sector."

Bahadır Basol, CEO KEBA Turkey

the Turkish team are focusing on sales, business development and the provision of customised solutions.

Bahadır Basol estimates that KEBA's entire product range has excellent chances in the Turkish market: "Several large banks have already expressed great interest in our ATMs and the Turkish Post is about to start a project with KEBA's KePol parcel logistics solution. In future, KEBA intends to play a major role in self-service automation for the Turkish banking sector. In addition, our KePol automated parcel system should provide a decisive improvement in national postal and logistics systems and thus markedly enhance the quality of life of the Turkish people. As is evident, we have set ourselves challenging targets, but we are confident of achieving them." ■

The Turkish economy

With 783,562 km², Turkey is twice as big as Germany and with roughly 70 million inhabitants has almost ten times the population of Austria.

Turkey has experienced a long period of steady economic expansion and in 2004 the country caused a surprise by even overtaking China as the growth leader. Since then, the national economy has enjoyed more moderate growth rates, but up to 2007, according to differing data still grew at twice the average rate in the EU.

A Turkish speciality! Flowers with congratulations to mark the opening.



The official opening

KEBA's subsidiary in Turkey was officially opened on February 11, 2009.

"The festive launch was a great success and was attended by members of the government such as the Turkish minister of foreign trade, Kürsat Tüzmen, the Austrian ambassador, Heidemaria Güter, representatives of Turkish industry and chambers of commerce, major Turkish banks and the postal service, as well as the president of Turkish State Railways. The presence of over 270 guests indicates that KEBA has already attracted great attention in Turkey." ■



From l. to r.: Yasanur Kaya, the postal systems president of the Turkish Post in conversation with Walter Gritzner, Business Unit Manager KePol Logistics Solutions KEBA AG



From l. to r.: Kürsat Tüzmen, the Turkish minister of foreign trade with Karl Kletzmaier, the president of the KEBA AG Supervisory Board.



Front, from l. to r.: Heinz Grillmayr, Head of International Sales, Banking and Service Automation, KEBA AG; Franz Berger, KEBA AG Banking and Service Automation Business Manager; Gerhard Luftensteiner, CEO KEBA AG; Kürsat Tüzmen, the Turkish minister of foreign trade; Bahadır Basol, CEO, KEBA Turkey.

Back, from l. to r.: Herbert Sandner, Business Unit Manager, KeWin Lottery Solutions KEBA AG; Walter Gritzner, Business Unit Manager, KePol Logistics Solutions KEBA AG

Stadtwerke Düsseldorf AG banks on KePlus X6



“An average figure of 12,000 transactions per month and rising.”

Since March 2008, Stadtwerke Düsseldorf (SWD) has been using two KePlus X6 terminals for the handling of cash payments by its electricity, gas and water customers. The systems were installed by SoltrX Transaction Services GmbH (STS), KEBA's partner in the cash management sector.

Around 20 per cent of the Stadtwerke's approximately 660,000 customers do not use the direct debit system. Reason enough for Stadtwerke Düsseldorf to conduct cash transactions in a highly professional manner from both a process and economic perspective. However, as such matters are not part of SWD's core business, the company looked for a competent partner and in 2007 found just that in the shape of STS.

STS is a fully owned subsidiary of Commerzbank AG and was founded in 2004 with the purpose of administering and controlling the topic of cash handling for all Commerzbank branches and self-service terminals. These tasks also include the monitoring of the technical availability of all of the bank's roughly 3,500 self-service ATMs.

In the meantime, not only the Commerzbank, but also some 200 other customers use STS' services and this number is still rising. It was while looking for a professional service supplier that Stadtwerke Düsseldorf discovered STS. Michael Inden, the Stadtwerke Düsseldorf's cash terminal project manager: "The Heros and Arnolds bankruptcies caused us a good deal of expense and we were also dissatisfied with the service provided by our former partner in the money transport sector. Our Commerzbank account manager introduced us to STS."

Initially STS undertook the management and control of the supply and disposal of the "old" ATMs, as well as subsequent cash counting and booking. However, as a highly satisfied Michael Inden adds: "Although STS used the same security company with which we had previously has a contract, with the commencement of the STS contract, differences and SLA overruns were things of the past."

On the basis of this existing teamwork, in 2007 STS was asked whether it could envisage providing SWD with support during tendering for new ATMs. STS undertook the quotation process for SWD and compared the costs and performance offered by four suppliers. Not only were the purchasing costs for hard- and software scrutinised, but all the operating costs for five years, particularly with regard to security company expenditure, which was a major source of expense. Finally, in conjunction with Stadtwerke Düsseldorf, the decision was taken to install a self-service terminal, which had originally been developed for the banking sector. This was the first time that a utilities company had opted for such a system.

The KEBA KePlus X6 stood out as compared to the competitor solutions due to the high speed and stability of its banknote and coin processing, large capacity and recycling ability in the banknote area, and cost-efficient operation, which offered simple handling to the money transport company.

Frank Fischer, the STS project manager, provides an interim balance: "We calculated that with the two KEBA ATMs, SWD could save around 30 per cent of its money transport costs as opposed to previous models. In fact after just over a year, the economies

“The employee can return to the prime area of activity, customer support.”

in this area amount to almost 50 per cent! In addition, the systems offered the high levels of availability with which we were familiar from the Commerzbank." In

the meantime, an average of 12,000 transactions are completed monthly using the two recyclers and this figure is continually rising. Therefore, low-cost operation constitutes a major factor in customer satisfaction.

The installation in March 2008 marked the beginning of a new era for Stadtwerke Düsseldorf, as STS is providing a full service package,

The installation of the two KePlus X6 systems in March 2008, marked the beginning of a new era for Stadtwerke Düsseldorf



which means that its client merely uses the systems and does not operate them. STS purchased and financed the ATMs, coordinated the installation process, insured the machine contents, and furnished the network link to the Commerzbank and the Stadtwerke. It punctually commissions the security company with cassette changes and monitors punctual completion, and in addition, is a constantly available partner for all questions and the further development of the system. In other words, SRS offers outsourcing from A-Z.

In particular, online system linkage provides SWD with smooth operation. On the one hand, all payments are communicated to the client's accounting system, while on the other, every transaction is reported to the Commerzbank's computing centre. On the basis of this data, STS can prepare rates with which its mother company, Commerzbank can book the payments on the SWD's business account on the day of receipt. Moreover, STS also provides technical monitoring, which in the case of a system defect, allows active intervention by an STS employee as soon as a machine ceases to operate. Last, but not least, the interface furnishes data for a forecast system, which following the creation of a chronicle, can be employed for the ordering of automatic cassette changes with a constant view to achieving the permanent availability of the ATMs in combination with minimum security company and committed capital costs.

Michael Inden: "In the past, we required half a full-time employee for the operation of the terminals, the commissioning of the security company, booking checks and the correction of faults, etc. Today, this is all provided by STS and the employee can return to the prime area of activity, customer support."

This initial, joint project with STS also constitutes a success for KEBA. Both companies quickly agreed that the teamwork relating to the two ATMs for Stadtwerke Düsseldorf should not constitute a one-off and therefore a strategic partnership was concluded, which has already borne fruit. Above all, for KEBA, this cooperation opens the door to new markets outside the banking sector. Michael Spatz, KEBA's general representative and sales manager in Germany, has only praise for the new partnership: "When used correctly, our tech-

nology can also provide commercial companies with major process and economic advantages. STS' services, which extend to the direct booking of cash pay-ins, make the overall package attractive and are extremely valuable with regard to the penetration of new markets." In the meantime, a joint market analysis has resulted in supplementary solutions for the KEBA systems, which in particular, meet the needs of the commercial sector in the coin withdrawal area.

The success of these efforts has not been long in coming, as the interest of other utilities has been aroused and in July and August, STS installed the next KEBA systems for its customers. ■



"In the past, we required half a full-time employee for the operation of the terminals, the commissioning of the money transport company, booking checks and the correction of faults, etc. Today, this is all provided by STS and the employee can return to the prime area of activity, customer support."

Michael Inden, the Stadtwerke Düsseldorf's ATM project manager.



Particularly at present, when savings are a predominant theme, well-equipped self-service zones in banks are of growing importance. Standard transactions at the bank counter such as the withdrawal of cash, or the completion of a transfer, which constitute 95 per cent of all banking business, result in enormous costs for the banks as exemplified by the necessary processing. KEBA is a long-term partner to banks and savings banks in the self-service sector and is well aware of the fact that these expenses can be efficiently and lastingly reduced through the transfer of everyday activities such as deposits and withdrawals to the self-service zone and hence the freeing of staff for more profitable assignments.

Today, self-service in the bank foyer is an established sales channel, without which banks are no longer imaginable. Nearly 50 per cent of bank customers visit branches outside of opening hours and appreciate the possibility of completing their banking business on a 24-7 basis.

Automating standard transactions

However, in spite of social trends and changes in customer behaviour, 22 per cent of all customers continue to withdraw cash at the counter and 34 per cent complete their transfers with the help of a branch employee. However, the related chances for automation, which exist for 95 per cent of all counter transactions, would provide cost savings of 80 per cent. Therefore, self-service is the most cost-efficient method of completing bank transactions and also facilitates the more effective use of personnel resources. What for many customers is already a matter of course and demands high levels of reliability, availability and unlimited access, also assists bank and savings bank employees.

The handling of notes and coins, as well as non-cash transactions in the self-service zone, releases personnel resources and staff can increasingly focus on sales activities. Even if the quantity of customer discussions declines, their quality and efficiency is greatly enhanced. As a result of the more effective and profitable use of the

Transactions through self-service

workforce, bank competitiveness can be raised decisively.

Saving costs with self-service cash recycling

Today, the topic of self-service is firmly anchored in the banking structure, which would be unthinkable without it. However, potential undoubtedly remains with regard to the topic of self-service deposits. This is identical with KEBA's core business area, which involves the provision of economic solutions in a closed cycle because bank costs are not only created internally in the banking process, but also through involvement in monetary circulation. In general, money in deposit terminals is collected by security companies and transported to the respective provincial or national bank.

There the banknotes are examined and then returned to the monetary cycle by means of the restocking of the ATMs with notes suitable for circulation by the security company or bank employees. Cash cycle technology optimises this monetary supply and removal cycle, as the money paid into a self-service terminal can also be paid out. This creates a closed monetary cycle within the machine, which not only reduces security company costs, but also service and software expenses, as well as saving space and personnel resources.

Comprehensive self-service expertise

With its innovative self-service solutions, as a self-service and cash recycling pioneer, KEBA skilfully assists its customers with banking process optimisation, during which it can rely on its comprehensive expertise.

The third generation of KEBA's cash recycling terminals came onto the market in 2007 in the form of the KePlus. These new machines are the product of long-term teamwork with powerful, international

technology partners such as Hitachi. This co-operation has led to a marked improvement in the performance of KEBA ATMs and the raising of security levels to the highest state of the art. The results include transaction times, which number among the fastest on the market, service life that guarantees highly efficient operation and virtually total machine availability, which is ideal for smooth-running, self-service.

KePlus R6 – the ATM for banknote deposits, withdrawals and recycling

KePlus R6 provides the efficient transfer of banknote transactions to the self-service area with a minimum space requirement and combines proven basic technology with updated components. With regard to the operating elements, a focus has been placed on greater comfort and ergonomic and simple operation for the user. Mature technical components, optimised cash cycle technology, large banknote capacity and innovative features ensure that customers enjoy exceptionally high levels of system availability.

KePlus X6 – the compact ATM for counter-free branch concepts

With its extremely small footprint, the KePlus X6 constitutes the most compact and cost-efficient product for the most extensive automation of counter business, i.e. the complete transfer of all cash transactions, including coin handling, to the self-service zone. Through the concentration of all counter services, the device, which is less than 90 cm in width, facilitates the realisation of modern, counter-free branch concepts. In addition to the tried and tested product advantages of the KePlus R6, the terminal can also be fitted with an optional scanner for the completion of payments with change return. ■



*Flexible solutions from a flexible partner
KePlus D6 – the self-service terminal for banknote
deposits, which offers security of investment*



KePlus D6 – the future of cash deposits starts today.

As a result of its competence, experience and genuine technological know-how, KEBA has long enjoyed an excellent reputation in the banking world as a supplier of self-service solutions. 17 years have already passed since this long-established, Austria company first presented a self-service machine for cash deposits.

In the meantime, KEBA is known for its cash recycling expertise, not only in Austria and Germany, but also beyond Europe's borders, and has emerged as an absolute closed money cycle specialist, who customers are more than willing to trust. KEBA has now supplemented its KePlus product family with another efficient self-service

solution in the shape of the KePlus D6, a banknote deposit terminal, which offers security of investment and has convinced numerous customers to switch the most cost-intensive type of transaction, namely pay-ins, to the self-service area. Moreover, the especially good news is that those opting for the KePlus D6 today can profit tomorrow (or at any other time) from favourably priced upgrading into a KePlus R6 ATM with cash-cycle technology. At KEBA, we call that a genuine investment safeguard!

The future of cash deposits starts today.

The KePlus D6 self-service terminal from KEBA is an efficient and

reliable cash deposit system with an optimised range of functions. It supplements self-service zones with existing cash dispensers in an ideal manner and if required, can be upgraded into a KePlus R6 ATM with cash-cycle technology. Moreover, should an existing dispenser have reached the end of its service life, a new purchase is unnecessary, as retrofitting of the KePlus D6 and its conversion into a KePlus R6, combines deposit and withdrawal capacity in one system and guarantees investment security.

KePlus D6 features.

Using the KePlus D6, bank customers can both deposit banknotes and pay accounts on a cashless basis. Furthermore, if required, the KePlus D6 self-service terminal can be simply upgraded into the extremely customer-friendly KePlus R6 with cash-cycle technology, which was jointly developed by KEBA, the innovation leader in the banking automation sector. All that is required is a service engineer, who exchanges the deposit module for the well-proven cash recycling module. This capability provides banks and savings banks with numerous advantages, as they need not opt for recycling immediately, but are protected by the in-built investment safeguards and can switch to the more economic closed monetary cycle at any time. The end result is the guarantee of maximum operational flexibility in banks.

The KePlus D6 disposes over a deposit capacity of up to 9,000 banknotes, which as in the KePlus R6, are validated through checks on their authenticity and value. The unsorted notes are placed in a so-called drop box, which furnishes the user with maximum security, as counterfeit notes cannot penetrate to the heart of the KePlus terminal.



Your advantages and those of your customers

Maximum investment protection

The terminal represents an optimum supplement to your self-service range and if required, can be upgraded on the spot into a KePlus R6 ATM with cash-cycle technology.

Maximum availability

Large banknote and coin deposit capacity and maximum stability due to mature, extremely reliable technical components, guarantee maximum ability for your customers. In addition, the KePlus D6 scores through simple servicing and rapid restart in the case of faults by means of intuitively operated applications.

Maximum customer acceptance

Exceptional transaction speeds, in combination with clear and simple user guidance (light bars, pictograms), as well as barrier-free access, offer comfortable and quick paying in around the clock. Numerous security features (banknote checking, anti-skimming module) further raise customer acceptance levels.

Minimum service costs

Intuitively operated service tools (RAWAP, EBS) and easy access to all components result in minimum maintenance expenses. ■

- Are you looking for an efficient self-service deposit system?
- Do you wish to use existing deposit systems?
- Are you searching for a cost-efficient concept, which if required allows a rapid, low-cost switch to self-service cash recycling?

If so, the KePlus D6 is the ideal solution!

The KePlus D6 is immediately available. Your customer advisor will be pleased to provide more detailed information concerning KEBA deposit terminals with in-built investment protection.

KePlus SyswatchAdapter

The link to the SYS-Watch server system at your institute

In view of the growing number of self-service machines in savings banks and their influence on business processes, optimum system function is a must. The most efficient monitoring system in Germany, SYS-Watch, ensures defect-free system operation through early fault recognition and correction.

The KePlus SyswatchAdapter provides automatic fault reports to the SYS-Watch server system and thus fulfils the demand for especially high levels of availability to which KEBA equipment is subject. The KePlus SyswatchAdapter does not have a user surface and operates in an entirely transparent manner for the application running. The KePlus SyswatchAdapter recognises autonomously which components are being used in a device and monitors these continuously. The banknote counters and recyclers, coin deposit and withdrawal counters, encrypting PIN pads, slip printers, journal printers, card readers, Tosca document scanners, savings book printers and bar code scanners in KEBA devices are all supported.

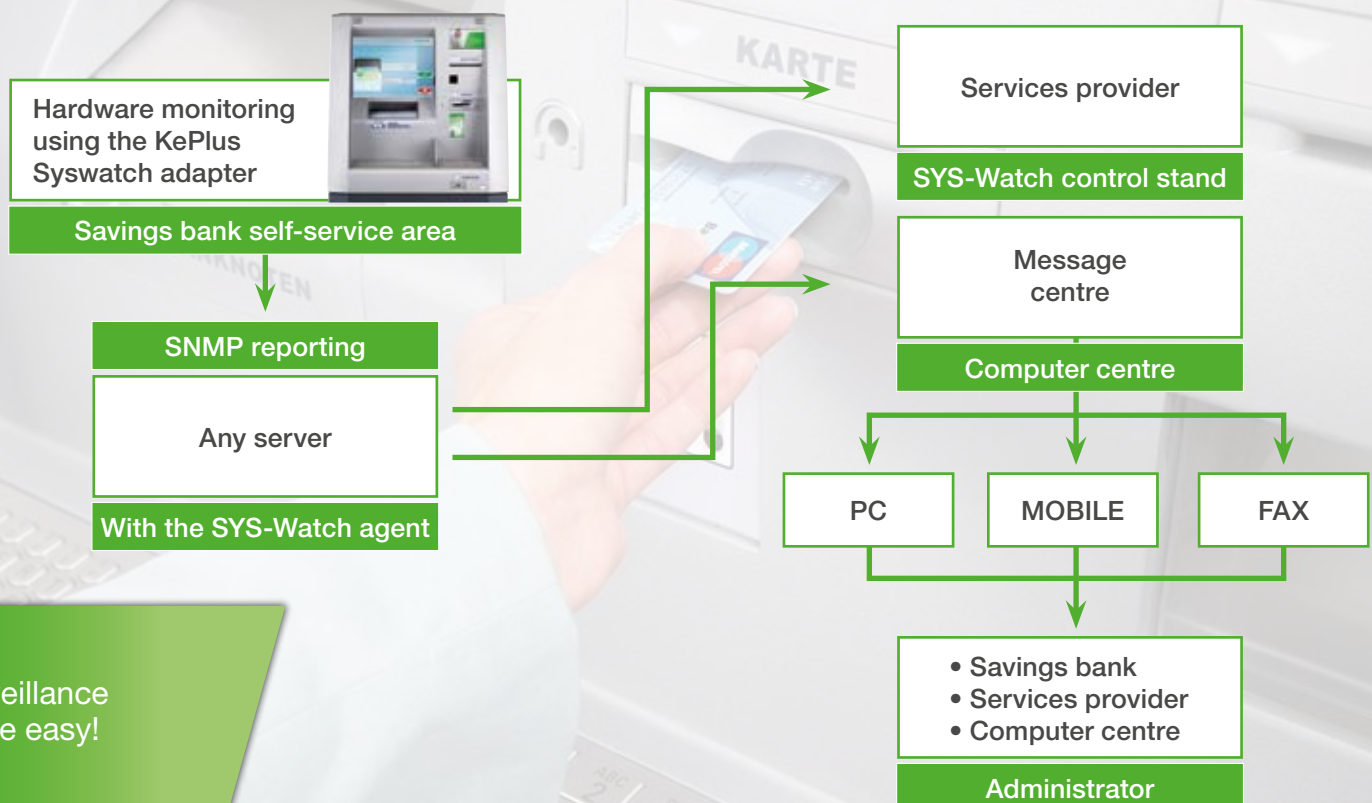
In the case of a variety of events, the KePlus SyswatchAdapter automatically sends a message to SYS-WATCH. These messages include system start and shut-down, the activation of the supervisor mode

through the opening of the door, hardware component defects, errors during cash payouts, counterfeit money recognition, full and empty cassette and deposit box running, the consumption of printer paper and the insertion of media (e.g. bank cards, transfer slips, etc.).

Using the KePlus SyswatchAdapter, which is the latest software tool from the KEBA company, savings banks can link their KEBA machines to the SYS-WATCH surveillance system and thus efficiently integrate them into their monitoring systems. If you would like more information about the KePlus SyswatchAdapter, simply contact your KEBA customer advisor. ■



*Immediately available
for all savings banks
in Germany!*



Cleanliness is a must!

In the banking and savings bank branch, it has long been no secret that KEBA ATMs with cash cycle technology shine due to their optimum performance and maximum availability. Moreover, regular cleaning ensures that the KEBA terminals sparkle even brighter!

Until recently for many banks and savings banks the purchase of an ATM or a self-service device was only considered in the light of the investment costs. However, in fact this expenditure only constitutes a fraction of the required overall expense. In holistic thinking, the total costs of ownership of an ATM play a significant role and this comprehensive approach incorporates the expenses derived from security companies, accessories, servicing, image campaigns and personnel resources in the shape of employees and system support staff.

Important tasks for system support staff

In line with the aforementioned concept, the cleaning and servicing of every KEBA device is of major significance with regard to ensuring the recognition of deposited banknotes and the full functionality of the validation system, which in turn guarantees optimum machine performance and maximum availability. In spite of the preventive maintenance completed by KEBA service technicians at regular intervals, every individual person responsible for system support can ensure customer satisfaction by simple ways and means. For a well-serviced machine provides longer customer access.

The KEBA Cleaning Set, an exclusive offer for KEBA customers

The KEBA Cleaning Set, which can be ordered as an extra with every KePlus ATM, or subsequently purchased at any time, ensures that the latest and best care and cleaning agents are at hand for the most innovative banking terminals on the market. Andreas Plotz, Head of Product Marketing KePlus and the man behind the Cleaning Set idea, is convinced of the related advantages: "All the contents of the cleaning sets are precisely matched to our devices and have been carefully chosen. Only with their help can we secure the usual first class performance of KEBA recyclers."

The Cleaning Set contents

These consist of a universal cleaning agent, which can be used for all metal components, e.g. metal keys and plastic surfaces. Extra-soft, paper, cleaning tissues can also be utilised for every part of the machine, such as the housings. Cleaning cards for the hybrid magnetic card reader form another important part of the Cleaning Set.

The cards, which have been patented by the ELIX company, have a special flocking that ensures far more efficient cleaning than other such products. Regular use on a roughly monthly basis secures optimum reader function.

The compressed air spray can be recommended for the removal of dust and loose dirt and the cleaning cloths (wet and dry) can be employed for a variety of sensitive tasks such as the cleaning of the touchscreen, the scan strips of the Tosca module, the bar code scanner and, above all, the banknote validation unit.

The special cleaning of the banknote scanner (by means of compressed air spray, the subsequent use of the damp cleaning cloth and the removal of the remaining liquid with the dry cleaning cloth) makes certain that the banknote recognition rate remains at the highest level. This is due to the fact that any dirt from soiled notes, which adheres to the validation unit, is removed.

Assistance for system support staff

The KEBA user manual provides cleaning tips (activities, means, intervals). The company thus assists system support staff, who are the people most closely involved with its cash recyclers. In the final analysis, the best possible machine cleaning and care allows the passing on of all the system's technical advantages to bank customers. ■

For more information regarding the KEBA Cleaning Set, please contact your KEBA customer advisor!



That was the CeBIT



At this year's CeBIT, KEBA presented its comprehensive range under the motto "Flexibility in every form" and placed a special focus on the topic of coins.

KEBA did not allow itself to be diverted by the predicted drop in the number of visitors to the CeBIT and as usual presented its innovative, top quality solutions from March 3-8, 2009, in Hall 17 of the Hanover Trade Fair complex.

In addition to the cost-efficient KePlus R6 and KePlus X6 self-service terminals with cash cycle technology and stand-alone coin deposit systems, at this year's CeBIT KEBA displayed technical features such as software tools for the optimisation of KePlus terminal operations and video and biometric solutions for increased ATM security.

According to Michael Spatz, KEBA's sales manager in Germany: "As the trendsetter in the cash recycling field, KEBA is constantly one step ahead of the international competition and repeatedly offers its customers the most efficient and innovative solutions. The number one priority in this regard is customer orientation as we once again impressively demonstrated at the CeBIT '09."

The "smallest branch in the world"

This year, KEBA exhibited its innovative systems for self-service bank branches, including the KePlus X6, which constitutes a comprehensive solution for banks without counters. As a sin-

gle device covers all the important cash functions, this ATM with cash cycle technology is especially suitable for very small branches, even though the main areas of operation for the KePlus X6 are in medium-sized and large banks. Apart from banknote recycling, the KePlus X6 also allows coin deposits and withdrawals, as well as transfers with change returns. And it can do even more, for once additionally equipped with a bar code scanner and a POS terminal as a payment solution, the KePlus X6 facilitates the payment of electricity bills, wastewater charges, etc. directly via the self-service ATM, as currently demonstrated by the Stadtwerke Düsseldorf utilities company. In fact, this inter-branch solution represents yet another example of KEBA's innovativeness and problem-solving competence.

Coins are on the up

In response to a current trend, one of KEBA's focal points at this year's CeBIT was the topic of coins and apart from its proven KePlus X6 with integrated coin deposit module, the company also presented the KePlus CS-Master, an entirely reworked version of the CD-Master from Novotech. This meant that two stand-alone terminals were exhibited, which have been specially designed for mass coin deposits. Both the scale and importance of the demand for coin transactions in the self-service segment is growing. For as recent studies demonstrate, in just three years (2005-2008), the number of coins in circulation with the euro zone has increased by a total of 28.2 per cent and this trend is set to continue.

ATM security

Security is a major priority in today's banking landscape and KEBA is also very much concerned with this issue. Using a KePlus R6 equipped with all the available safety features, personnel from the MAKU company demonstrated a video security solution on the KEBA stand, which does not require a separate link and thus turns the ATM itself into a type of video monitoring centre.

On its stand, KEBA also exhibited three differing biometric systems as additional solutions for enhanced ATM security:

• Finger Vein Modul

The Hitachi Finger Vein Module was already shown at the CeBIT in 2006. This year, KEBA employed a more advanced version to demonstrate the possibilities for safe cash withdrawals and deposits using biometry.

• PalmSecure

With PalmSecure, Fujitsu offers an innovative application for the banking sector. This system makes the veins in the palm visible and these are then used for authentication, e.g. of customer identity.

'09



• Contactless finger prints

TST Biometrics is the only supplier worldwide to be involved with contactless fingerprinting. Visitors to the KEBA stand were amazed by this solution.

All in all, the success of KEBA's presence at the CeBIT 2009 can be traced to a blend of established top products in combination with innovations for the future. ■

CeBIT 2009 in overview

- 4,300 exhibitors from 69 countries
- Over 400,000 visitors
- 20 per cent international visitor share



KEBA strengthens its sales team in Germany



On May 1, 2009, Steffen Bobe joined the KEBA sales team in Germany and assumed responsibility for the support of savings banks in Thüringen, Saxony and parts of Hesse and Saxony-Anhalt.

In Steffen Bobe, KEBA has obtained a branch expert, who disposes over long-term experience in the sale of banking automation solutions.

Steffen Bobe is a trained mechanical engineer with a degree in electronics/fine mechanics. In his last appointment, Steffen Bobe, who is married with two children, was an account manager for Talaris (previously De La Rue).

A new application platform for KEBA self-service cash systems

KEBA has opted for a new orientation in the self-service application field and in future will use the eCMS Client software application from DPS Engineering for its self-service cash systems (e.g. KePlus R6/X6).

eCMS Client replaces the WebB@nking software used previously and is included in the OSPlus (One System Plus) EDP solution, which is currently employed by around 300, or two-thirds, of all German savings banks (at the end of 2011 all German savings banks will operate with the uniform IT overall banking solution).

DPS Engineering, which produces software solutions for modern self-service operating platforms, disposes over extensive experience in the OSPlus financial computing field and brings both this know-how and its existing extensive support structure into the partnership with KEBA. The future eCMS Client application is already in extensive use outside the S-Finanzgruppe and has proved to be an excellent multi-vendor solution in area use.

The WebB@nking-software from SSG Lange & Partner AG will be used and supported in the ZSSB (Central Self-Service Server System) regional system for the German savings banks until the OSPlus self-service migration has been completed.

Our sales personnel are constantly available to answer your questions.

www.keba.com

Clear – Informative – Fast



Since the start of the year, the company homepage www.keba.com has had a new design. The aim of this update was to make the website more transparent and attractive and above all, more informative.

A clear overview is provided by the sharply defined separation of the business areas and the uniform description of the individual branch solutions. www.keba.com is a modern, user-friendly and service-oriented website, which as usual reports on current trends, news items, services and products.

The KEBA AG homepage now convinces due to the clarity and structured nature of the presentation of all business areas and communicates the KEBA philosophy of "automation by innovation" in an unambiguous manner.

The radical ATM

KEBA at the Subversive Fair

“This terminal belongs to Radical ATM Service. Your card has been hijacked. It will be returned to you in proper and functional order. This process will only take a few minutes. There is no need for panic as we are not making a copy. You can continue to act normally.”

The **Subversive Fair**, which took place as part of the Linz '09 European Capital of Culture programme, provided international artists with a platform for current projects dealing with the topic of subversion.

Within the scope of the 4-day fair from May 14-17, 2009, in the “Hafenhalle” in Linz, products, methods and strategies were presented that creatively undermine forms of dominance and power in all areas of life. Subversive highlights from the areas of fashion, design, architecture, strategy and actionism were traced and shown in a large exhibition.

As an Upper Austrian company of long standing, KEBA is especially proud of the fact that it was able to contribute to the Subversive Fair in the course of the Linz '09 European Capital of Culture programme. KEBA acted as a material sponsor, providing the two Argentines, the architect and web designer, Ivan Kozenitzky, and the systems engineer, Federico Lazcano, with an ATM, which not unusually for a trade fair hall, was located in the entry area. With the work, “Radical ATM Service – Debit Card Hijacker”, the two controversial artists wished to catch the attention of the public and exercise criticism of capitalism.

The project involves a network of “fake” ATMs, which “kidnap” banking cards for a few minutes during which the owners are forced to consume radical propaganda and advertising.

The transaction using the KEBA ATM proceeds as follows. The “victim” (actually the consumer, seeking to withdraw cash) receives a report that his or her card has been withdrawn. The consumer must then select between several equally revolutionary possibilities such as a radical quiz, a short documentary film, a campaign, etc. Only after the card owner has been “indoctrinated” with protest songs, campaigns and the like, and numerous anti-capitalist actions have been completed, does the thankful victim receive the card bank and instead of cash, a small “radical” gift.

Following KEBA's sponsorship of the “Forum – Scholarship” of the Linz University of Artistic and Industrial Design during last year, this is the second time that the automation company has embraced the arts. Karl Kletzmaier, the KEBA AG CEO, is delighted by this co-operation: “In the long-term, art offers fruitful soil in which new and modifiable fruit can grow!”





Extended shop counters

KePol Inhouse: efficient part manager, internal package logistics, round the clock availability

Irrespective of whether parcel post, document exchanges, material issues, or the supply of goods to customers is involved, KePol Inhouse from KEBA is the ideal solution for the efficient and low-cost, in-company delivery of all types of documents and objects to the correct addressee.

In the companies of today an extensive range of items are transported from A to B. Packages, tools, spare parts, documents, goods, rented equipment and a great deal besides must be sent from one employee to another and from one department to the next.

The Problems

It can often be the case that items get lost or additional costs are created, when a delivery fails to arrive at the right time or place, or

the addressee is absent when the package arrives. Moreover, in certain situations, the required discretion cannot always be entirely guaranteed.

The concentration of the distribution of items at a central point counteracts these problems and offers enormous potential for savings and increased efficiency, which quickly becomes evident when the following questions are answered:

- How many items are transported within the company per day?
- How many items does the company receive during one day?
- What does distribution cost?
- How frequently are repeat deliveries required?
- How often does something disappear and how high are the costs for its replacement?



Source: DHL

Source: Posten Norge

- What does the tracing of incorrect, internal deliveries cost?
- How many “transports” in the process relate to the company and how many are private?

The solution

The KePol Inhouse solution not only optimises internal package transports, but also material issue and the exchange of documents, or, e.g. the issue of goods to customers. This takes place:

- Safely
- Discreetly
- Simply
- Reliably
- Inexpensively
- Around-the-clock

The complex distribution of various items to a diversity of destinations within the company becomes superfluous, which also results in a simultaneous reduction in personnel costs. Using the KePol Inhouse solution a central point is created, which holds documents or items for differing recipients. This central point can be selected in line with the respective operational purpose (production, reception, foyer, warehouse...).

Integrated remote surveillance supplies a precise overview of whether a delivery is still in storage, or has already been collected by the recipient. The system ensures that the addressees, who must prove their identity using a PIN or TAN, can only remove the items specifically intended for their receipt. Discussions as to whether an assignment has been delivered are thus a thing of the past. The delivery is not tied to a specific point in time and can be collected whenever it is convenient, thus creating increased process flexibility. The addressee is informed automatically by e-mail of the arrival of a delivery, or if required, by SMS. Registered transfers from one employee to another, or to customers can also take place. Moreover, the sender and the recipient need not be present at the same time. The administration front end can complete all the required functions such as monitoring, user management, package tracing and logging information on a centralised basis. All that is needed is a browser, as no additional software installations are required, which keeps down software management costs.

The fact that KePol is a reliable solution is evidenced every day. For example, all of the roughly 2,000 Deutsche Post parcel stations consist of KePol systems, which provide the highest availability levels for over one million registered customers. The use of the KePol Inhouse solution can begin in simple fashion with the realisation for a single topic such as internal package logistics, or goods handovers. The solution incorporates all the necessary components, hardware, software and maintenance and can be enlarged in step with increased requirements.

Typical KePol Inhouse applications

- The optimisation of internal company procedures (e.g. post room, material issue, document exchange).
- Minor scale and decentralised small business uses (safe-deposit boxes, extended shop counters, 24/7 issue and receipt of goods).

The range of basic functions available includes the following processes

- The storage and collection of objects for registered participants.
- Accelerated storage, collection and administration for post room staff.
- Automatic information per e-mail/SMS (assumes availability of SMS or e-mail gateways).
- System administration, monitoring, user administration with decentralised web-front end.

In order to discover what the concrete solution for your company could look like, simply give us a call:



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KeWin micro goes East

A giant success for the smallest member of the KeWin lottery terminal family

Österreichische Lotterien (Austrian National Lottery) is launching a lottery in the Russian autonomous republic of Bashkortostan. As part of this project, KEBA, which has long been a lottery partner in Austria, has received an order for 2,200 KeWin micro lottery terminals, which are to be delivered in the course of the year.

Österreichische Lotterien is currently expanding its activities in Russia and in the process is relying on trusted partners for its development of a new market. Accordingly, the Austrian automation specialist, KEBA, a long-term Österreichische Lotterien partner, has been commissioned to produce 2,200 KeWin micro lottery ticket terminals during 2009, for delivery to the Russian operating company, Ural Loto. Bettina Glatz-Kremsner from the Österreichische Lotterien Managing Board describes the launch in the autonomous republic of Bashkortostan as being, "Without doubt the largest international venture of Österreichische Lotterien for many years." Intensive work is currently taking place on the creation of a network of 2,000 sales points and a technical infrastructure. It is planned that a conventional lottery, similar to the Austria "6 from 45" will be launched with a live television draw.

Exclusive supplier to Österreichische Lotterien

KEBA and Österreichische Lotterien are linked by a long-term partnership. As early as 1999, KEBA was able to capture an Österreichische Lotterien contract, which had been put out to international tender, and since then has been virtually an exclusive supplier to the company.

- 1999: Installation of 4,420 KeWin multimedia high-end terminals
- 2003: Installation of 4,780 compact KeWin mini terminals
- 2007/08: Installation of 4,400 new KeWin multimedia terminals

In Austria, all lottery ticket acceptance points are fitted with KEBA terminals.

In addition to Österreichische Lotterien, Spain is also a country that relies on Austrian quality. In terms of sales, Spain is the world's largest lottery market and with some 10,000 lottery terminals, "Made by KEBA", there is virtually full national coverage. ■

KeWin micro – the tiny lottery terminal with huge capabilities

Without doubt, the KeWin micro from KEBA is the smallest lottery terminal available on the market to offer a complete range of functions. This extends from the scanning of lottery tickets and network communications, to the printout of receipts and user interaction via a diversity of displays.

KeWin micro was specially developed for use in limited space, e.g. for acceptance points with low or medium betting slip volumes and at supermarket cash points. Accordingly, the terminal has a single housing a footprint measuring just 158 x 266 x 209 mm (width x depth x height), in which the user surface, system controls, printer, communications system, barcode and betting slip scanner are all logically integrated.

Together with the high-speed KeWin multimedia, the KeWin micro forms a terminal family, equipped with identical functions, which allows combination of both terminals during practical operations. ■





Karl Stoss, Chairman, Österreichische Lotterien
Bettina Glatz-Kremsner, member of the Österreichische Lotterien board



“Bashkortostan disposes over a healthy economy and a stable political system, which means we have the best possible preconditions for success.”

Bettina Glatz-Kremsner, member of the Österreichische Lotterien board

Bashkortostan at a glance

Area: 143.000 km²

Population: 4,06 million

GDP: approx. Euro 19 billion

Capital: Ufa

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