

Im Trend

Banking journal

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The Erste Bank and Sparkassen open up a

New sales channel

KEBA®

Automation by innovation.

Dear Reader,



New approaches and innovativeness are vital to long-term success. In this latest edition of "Im Trend" we wish to show you a number of examples of what the following of fresh paths can mean. In cooperation with OMV, Erste Bank has adopted a completely new tactic and now offers banking facilities at service stations. Moreover, the Steiermärkische Sparkasse has raised the efficiency of its branches through an inventive strategy, involving the replacement in certain banks of cash dispensers by cash recyclers. The Sparkasse Esslingen-Nürtingen has also introduced a new branch concept with the integration of cash dispensers and recyclers into counter and cash point processes. The self-service devices are linked to the counters and cash points thus assume the role of automatic cash safes. In addition, we are already able to provide you with success stories regarding the successful operation of our latest innovations, the KePlus P6 and K6 account service terminals. There are also interesting reports from the other KEBA business areas with articles about the Sparkasse Rottal-Inn, which with the installation of a KEBA power charging station for e-vehicles, not only offers its customers a new service but has also made a contribution to the spread of e-mobility.

May I wish you pleasant and informative reading,

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

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The Erste Bank and Sparkassen open up a new sales channel



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Erste Bank and Sparkassen in cooperation with OMV:

170 OMV service stations with VIVA shops become bank branches

Service stations are increasingly developing into multifunctional amenities. With its VIVA shops, OMV is a leader in this regard and today customers can not only fill up, but also go shopping, get something to eat, or hand in parcels. Moreover, quite recently the OMV stations with VIVA shops added another feature to their range, which allows clients to complete their banking business in comfort. This has been made possible by a strategic partnership between the Erste Bank and Sparkassen and OMV. In the following interview, Klaus Mattes, the Erste Bank and Sparkassen project manager, tells us more.

Mr. Mattes, may we begin by congratulating you on this successful project. Could you give us an insight into the expectations of the Erste Bank and Sparkassen and your partner OMV with regard to this scheme?

Klaus Mattes:

Thank you for the congratulations. What is involved is quite simply a new and innovative sales channel, which helps us to reach our customers wherever they are currently located. In the long-term, we expect that this will bring us additional clients, while conversely the OMV has enhanced its range of customer services.

How in concrete terms will you achieve these aims?

Klaus Mattes:

People are looking to complete their business in a quick and uncomplicated fashion and we have reacted to precisely this trend. As a result of the cooperation with OMV, at a stroke we have expanded our network with 170 so-called banking outlets and have opened up what for Austria is a completely new sales channel. At the OMV service stations with VIVA shops, customers can not only withdraw cash, but also carry out banking transactions.

We address new clients with simple and attractive banking products, which are coupled to special conditions. As a result of the frequency in VIVA shops, potentially we have around 100,000 customer contacts per day and this partnership should bring us a step closer to being Austria's largest financial retailer.

What do these simple bank products look like?

Klaus Mattes:

In mid-April, we launched the first promotion with the so-called "Good

Journey Box". At a price of EUR 6.90, this contained a voucher for the opening of an "s Kapital" savings account with a special interest rate of 2.25% on a one-off deposit of at least EUR 1,000 and a term of 24 months. In addition, the OMV supplemented the package with a EUR 10 fuel voucher and two VIVA coffee vouchers.

The "Good Journey Box" promotion was sold out within a few weeks and we are currently offering another package. This time the box contains a voucher for a free account for a year, a fuel voucher and a pump bonus of EUR 4.90. As was the case with the first promotion, this offer is only available from OMV service stations with VIVA shops. The opening of the savings book and the account takes place at Erste Bank or Sparkasse branches.

What functions do the banking terminals at the service stations offer?

Klaus Mattes:

The special banking terminals in the VIVA shops not only serve as cash dispensers, but also provide transfer and deposit functions for Erste Bank and Sparkasse customers. Cash can be obtained with all banking cards and Sparkasse Group customers can carry out transfers, pay deposits into their giro and savings accounts and enquire as to their account balances.

Why did you choose to rely on KEBA KePlus X6 terminals for this project?

Klaus Mattes:

We have been working with KEBA for a number of years and quite simply, we were convinced by the functional scope of this banking terminal.

Many thanks for the interview! ■



Klaus Mattes
Project Manager,
Erste Bank and Sparkassen

OMV Services

ERSTE  **BANK**

SPARKAS

Auszahlung
Einzahlung*
Überweisung*
Kontostand*

* Service nur für Kunden der
Erste Bank und Sparkassen

Hier Bargeld tanken
und mehr.

**Jetzt
neu!**



KePlus X6 – the multifunctional KePlus X6 terminal brings banking to service stations

KEBA KePlus X6 terminals are employed for the cooperation between the Erste Bank and OMV and these compact automats with cash cycle technology provide all routine banking services on an efficient and reliable self-service basis.

With its extremely small footprint and width of less than 90cm, the KePlus X6 is the most compact and cost-efficient terminal on the market and allows the complete switch of all cash transactions including coin handling to the self-service area and is thus predestined for operations in service stations.

Maximum availability and customer acceptance

Maximum availability to customers is secured by large banknote deposit and withdrawal capacity and the outstanding stability provided by mature and extremely reliable technical components. In addition, the KePlus X6 offers easy servicing and quick commissioning by means of intuitively operated applications. Exceptionally high transaction speeds, clear and comprehensible user guidance (luminous bars, pictograms) and barrier-free access ensure comfortable and quick deposits and withdrawals.

Minimum cash handling costs

The flexible cassette configuration cuts capital commitment costs, as well as the expenses relating to security companies. At the same time, the reduction of counter support and the resources thus recovered can be employed elsewhere with greater efficiency.



Erste Bank and Sparkassen

The Erste Bank and Sparkassen represent Austria's largest supplier of financial services. Some 16,000 employees in over 1,000 branches and 170 banks serve over three million customers.

The Erste Group is one of the CEE region's leading providers of financial services. More than 50,000 employees in 3,200 branches assist 17.5 million customers in eight countries (Croatia, Austria, Serbia, Romania, Slovakia, the Czech Republic, Ukraine and Hungary). The total assets of the Erste Group as a June 30, 2010 amounted to EUR 1 billion and its net profits to EUR 471.9 million.

OMV Aktiengesellschaft

OMV Aktiengesellschaft is one of Austria's largest listed industrial companies and in 2009 achieved consolidated sales of EUR 17.92 million with a workforce of 34,700. In Austria, the OMV disposes over a chain of 450 service stations, where around 200,000 customers daily fill up their vehicles.

Good Journey Box launch promotion

Voucher for the opening of a "s Kapital" savings account (with a special interest rate of 2.25%)

- One-off deposit, 24-month term
- Minimum deposit of EUR 1,000 – maximum deposit of EUR 5,000
- No account management charges
- Only one "s Kapital" savings account per person possible
- Price: EUR 6.90

- Two VIVA coffee vouchers for surrender at any OMV service station with a VIVA shop in Austria
- One EUR 10 OMV fuel voucher (printed out and handed over by the account manager via ticketing after account opening)



The new KePlus account service terminals are on the road to self-service success!

KEBA first presented the new account service terminals from the KePlus product family at the Finanz Informatik Management Congress in November 2009. The innovative systems with original design, revolutionary technology and a previously unheard of range of features such as an infinitely adjustable display, external paper level indicator and double-sided account statement printing, have aroused great customer enthusiasm and attracted a great deal of branch attention.

In the meantime, the KePlus P6 monofunctional account statement printer and the KePlus K6 multifunctional account service terminal have been able to demonstrate their advantages in numerous pilot operations directly in bank branches.

Among the initial customers for the machines were the Sparkasse Schongau in Bavaria and the Raiffeisenbank Oberösterreich. As early as immediately after the first presentation, the feedback received

was thoroughly positive and in the intervening period, the new additions to the KePlus family have evoked an even more favourable response, as both customers and interested parties have been able to see the full scope of their advantageous features in live action.

For example, the infinitely adjustable display already proved convincing a few months ago. However, only now in daily operations has it shown its full, beneficial potential, as it allows customers to react to differing lighting and ambient conditions in an entirely flexible and individual manner.

The externally visible paper level indicator shows the device operator at a glance how much paper per length has been consumed and whether or not a refill is required without the need to open the machine. Accordingly, operators immediately have an overview of the quantity of paper in the machine and now, following the initial installations, the related positive effects with regard to system availability, time and costs have become fully apparent. ■

The KePlus P6 (statement printer) and the KePlus K6 (account service terminal)



The advantages at a glance:

- An infinitely adjustable display, which means optimum visibility irrespective of machine location.
- All the components are located in the operating area, which means simple and intuitive operation for bank customers.
- Easy access to all components, which means straightforward maintenance, servicing and machine support.
- Optional, double-sided thermal statement printing, which means paper savings of up to 40%, lower costs and less environmental impact.
- Extremely compact design, which means enormous space savings.

In addition, the KePlus K6 (account service terminal) offers the greatest possible flexibility:

- Retrofitting of individual components:
The KePlus K6 provides maximum flexibility and allows both up- and downgrading for the highest levels of investment protection.

Straightforward system support saves time and eases employee workloads



In addition to high levels of availability, ergonomics, simplicity of operation and servicing are the most important criteria to be fulfilled by self-service machines. Moreover, customers regard these features as a matter of course and are extremely dissatisfied should they be lacking.

As not merely bank customers, but also bank employees, machine operators and service engineers come into contact with self-service systems on a daily basis; it is imperative that operation, maintenance and servicing are all straightforward and intuitive. The ergonomic concept must therefore be applicable for all the user groups that are involved with the self-service terminal as in the final analysis, it is the bank personnel that are responsible for

smooth operations in the self-service zone and have a major influence on system availability.

The effort involved in the maintenance and support of self-service systems in bank branches may not be underestimated. Withdrawn cards and forms have to be removed and paper replenished and these are all essential tasks that cost the machine operators a certain amount of time. Moreover, during these periods, the terminal

is inaccessible to customers and therefore its servicing must be as uncomplicated and rapid as possible. This not only saves employee time and stress, but as a result of increased availability, also has a positive effect upon customers.

As a long-term partner to financial institutions, KEBA is extremely aware of these facts. Consequently, during the development of new KEBA products by the company's engineers major importance is attached to the simplest possible machine support and ergonomics. Easy servicing was already taken into full account during the design of the KePlus machines with cash cycle technology. And in the course of the conceptual and realization process for the new KePlus account service terminals, the potential for optimization with regard to the ergonomics of other systems available on the market was also seized upon.

The new additions to the KePlus product family combine innovative features in a revolutionary manner and thus set new benchmarks in the world of finance. Not only is attractive design integrated with unbeatable technical advances, but it is also merged with more user-friendly ergonomics. As a result, terminal operation in the course of a customer transaction is easy to understand and intuitive, which above all is the consequence of the optimized layout of all components in the visual and operating areas. The paths between the operating elements are all short and at the same time, everything remains in view during transactions. This means that business can be completed in a habitual manner without a great deal of thought or hesitation, which results in excellent terminal ergonomics.

Typical servicing by the machine operator is extremely straightforward. For example, should forms or EC cards have been withdrawn, the collecting box is easily accessible and removal is therefore problem-free and uncomplicated, as all the components involved are arranged in a perfect layout and can be reached immediately. This design feature was included especially for the comfort of the personnel involved.

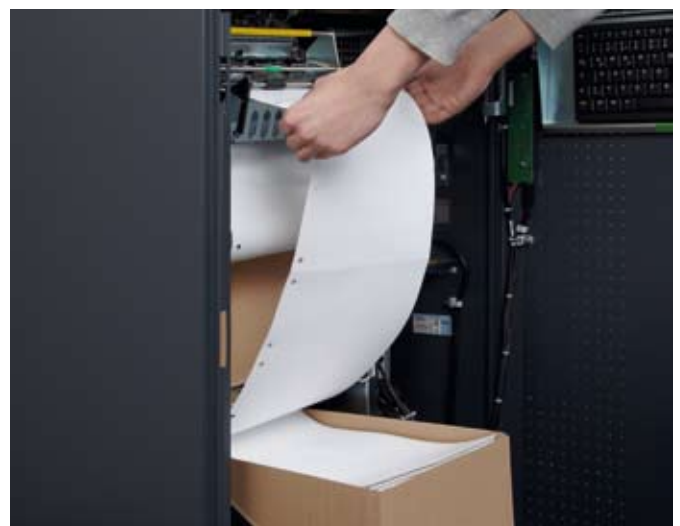
Paper refills made easy

In order to improve the handling of self-service machines for bank staff, prior to the development of the new KePlus K6 and P6 account service terminals, KEBA carried out a survey that also included banking personnel. One result was that the possibility for paper insertion complete with box would be a source of major relief. Accordingly, the new KePlus account service terminals can be refilled with account statement printing paper complete with standard box using a pull-out paper drawer and this means that bank employees need no longer complete any heavy work.

In addition, the paper level indicator, which is a KEBA innovation, shows each bank employee at a glance whether or not a paper refill is needed and what quantity is required. This is achieved without wasting the time usually required for opening the machine and looking inside. As a consequence, system availability is increased and the support activities of the bank personnel are made considerably easier. Moreover, actual paper refilling is quick, problem-free and uncomplicated. The box of paper is inserted into the paper drawer and the paper threaded in from the front.

This means that terminal servicing does not cost the bank staff either time or nerves, but instead solves some of the unnecessary problems relating to daily bank business. Thus the new KePlus account

service terminals really do furnish the highest comfort levels for all user groups. ■



An ideal combination: self-service cash points and KEBA cash recycling

Ergonomics in perfection

As part of the realization of its new branch concept, the Kreissparkasse Esslingen-Nürtingen has opted for cash recyclers from KEBA. The cornerstones of this new concept and just why the KEBA cash recyclers were selected are explained in the following “Im Trend” interview by Dr. Ralf Jörg (IT Department Manager) and Thilo Lampart (Data Processing-User Service Team Leader).

Could you explain what is meant by self-service cash points and cash recycling?

Ralf Jörg:

In the branch area, it is still frequently the case that a separation exists between classic self-service technology and the remaining banking business procedures. With our new branch concept we have removed this barrier and have integrated ATMs and cash recyclers into counter banking processes. Thus customer self-service in combination with self-service cash points and a discreet area for larger cash withdrawals have replaced the majority of our automatic cash safes. In this way, some 90% of all counter transactions can now be handled via the self-service cash point.

For us, the term self-service cash point means the transfer of cash transactions by bank personnel to the self-service devices. ATMs and cash recyclers are thus connected with the counter cash point work station and to a certain extent assume the tasks of the automatic cash safes. In this connection, the cash recycler undertakes a special role as it closes the gaps, which to date have existed between classic counter business and self-service technology with a withdrawal function. Using the cash recycler, customers can now complete the overwhelming majority of cash deposits themselves and this modern form of self-service offers the great advantage that bank employees no longer come into contact with cash. As a result, the accident prevention regulations can be adhered to in full and at all times in the smaller branches. Moreover,

the integration of self-service technology into counter and cash point processes optimizes both the employment and use of capacity of self-service technology.

How have your employees and customers reacted to this new concept?

Ralf Jörg:

Initially there were reservations among the staff, but nevertheless also great interest in the “new”. The previous automatic cash safe concept was well integrated and had proven its worth, but it no longer corresponded with our idea of a modern, customer-oriented dialogue branch with 24-7 service for all standard banking business. Moreover, the integration of self-service technology into counter and cash point processes went hand-in-hand with changes in design. The service area has become more open and friendlier and we have departed from closed counter fronts in favour of dialogue points. At the same time, spatial proximity and eye contact between the service zone and the self-service systems have been established. The self-service area and the service and consulting zones thus now form a single unit in both a functional and spatial sense and this creates increased closeness to the customer that also extends to those merely using the self-service systems.

We have received highly positive feedback from our customers with regard to these measures. This is because the concept not only provides a friendlier atmosphere, but also genuine value added. In the past deposits could only be made during branch opening hours or via the night safe, the use of cash recyclers now makes this function available on a round-the-clock basis. Our business customers have been more than pleased to take advantage of this offer in order to be able to pay in their daily takings after the close of business in an uncomplicated and safe manner. Furthermore, we have noted that our retail customers are using the deposit function to an increasing extent. For example, large numbers of young people pay in part of their pocket money in order to



The Neuhausen branch of the Kreissparkasse Esslingen-Nürtingen



Headquarters of the Kreissparkasse Esslingen-Nürtingen



The Dettingen branch of the Kreissparkasse Esslingen-Nürtingen



Sandra Penka, Dr. Ralf Jörg and Thilo Lampart during their visit to the KeBIT, the KEBA AG showrooms in Linz



The KEBA KePlus R6 cash recycler offers top availability and performance at locations such as the Neuhausen branch

subsequently recharge their prepaid cell phone cards. Today, the concept has been accepted fully by customers and employees alike and people are pleased to use the range on offer.

Why did you choose to rely on cash recyclers from KEBA?

Ralf Jörg:

We were acutely aware of the fact that the success of the new concept depended upon the availability and stable performance of the self-service terminals. Therefore, for us, the use of top quality equipment, which was capable of meeting this challenge, was of the greatest significance. We selected the KePlus R6 cash recycler because during our tests it demonstrated exceptional stability. As opposed to ATMs without a deposit function, cash recyclers tend to show more frequent defects as a result of customer-operated transactions. Therefore, it was important for us that the systems could handle both folded and partly torn notes or foreign bodies and the KEBA machines demonstrated this capability in impressive fashion. The employees at our branches are extremely satisfied with the KEBA equipment and for me this is another important factor. The colleagues on the spot are best able to assess performance capacity and when they accept a machine, the communication of the new technology to our customers proceeds smoothly.

Have the cash recyclers replaced the existing ATMs?

Thilo Lampart:

As far as their function and performance capacity is concerned, cash recyclers are on a par with ATMs without a deposit function. The cash recyclers at locations with high customer frequencies deal with more than 8,000 transactions per month and these include around 1,500 deposits. However, for a variety of reasons we do not wish to use the cash recyclers as a replacement for ATMs, but rather as additional self-service systems. The self-service cash points have pushed up the number of transactions on the self-service terminals, as all the transactions completed previously via the automatic cash safes have now been transferred to the self-service area. We attain optimum self-service system availability through the use of two automats (cash recycler and classic cash dispenser) and owing the fact that rush hours can be better covered, this also reduces customer waiting times.

The great advantage of cash recyclers is automatic operation when deposits and withdrawals are in equilibrium. What is the ratio of deposits to withdrawals?

Thilo Lampart:

This varies in accordance with the location and the individual terminals. There are branches where in terms of value; the volumes of deposits and withdrawals are roughly equal. At other branches, the withdrawals predominate by a factor 2-3.5. There are also cases when a notable surplus of deposits exists. However, all in all withdrawals exceed deposits by around 15%.

How would you describe the partnership with KEBA?

Ralf Jörg:

With the KEBA cash recyclers, we associate terms such as top quality, stability, availability and successful design. Together with excellent service, these characteristics provide the ideal preconditions for long-term, successful cooperation.

Many thanks for the interview. ■

Kreissparkasse Esslingen-Nürtingen - Facts and Figures

With a business volume of almost EUR 8.6 billion, the Kreissparkasse Esslingen-Nürtingen numbers among the largest Sparkasse banking groups in Germany. At present, the Kreissparkasse has a workforce of 1,641 and 123 apprentices, which means it is not only one of the biggest employees in its region, but also the largest local provider of commercial training. As a regional bank with extensive supra-regional importance, the Kreissparkasse serves 261,569 private and business giro accounts, as well as 332,079 savings and term money accounts. The Kreissparkasse has the most tightly knit network of branches in its region (110 branches) and the fact that these are located entirely within the Esslingen administrative district means that the Kreissparkasse is the preferred partner of SMEs. This is because business and company customer advisors know the regional situation and respond to the individual needs of retailers, craftsmen, freelancers and entrepreneurs. As a leading regional bank, the Kreissparkasse Esslingen-Nürtingen offers retail and business customers a complete range of financial and service performance in tandem with competence and know-how. This portfolio is augmented by reliable, full-coverage self-service and this is the reason why the Kreissparkasse has opted for the KePlus R6 cash recycler of which it currently has five in operation.



Bavaria's sixth largest Sparkasse opts for the KePlus R6



From l. to r. The self-service team from the IT Department - Volker Jankowski, Hans Scheiber, Head of Department Petra Sandor and Stefan Epp.

The Sparkasse Allgäu has 1,075 employees and with a business volume of EUR 7.0 billion and a total loan volume of EUR 2.6 billion is the sixth largest Sparkasse in Bavaria. The bank's headquarters are in Kempten and its business area, which has a population of 310,000, includes the Oberallgäu and Ostallgäu administrative districts, as

well as the town of Kempten. All in all, the bank has 58 branches with consulting, one of which is in Austria, as well as 13 self-service points and three sub-branches.

Sparkasse Allgäu recently selected KEBA, as its strategic partner in the self-service cash recycling area and in the coming years will equip chosen locations with the KePlus R6 self-service system. A KePlus R6 self-service system has already been in operation in Füssen since the summer of 2008. "The terminal has been running extremely well since start-up and as we are very satisfied with this machine, we have decided to also use KEBA technology in future."



Delighted with the new KePlus K6 account service terminal



Jürgen Meier, Organization Manager, Sparkasse Bühl/Baden

The Sparkasse Bühl/Baden has been at the service of its customers since 1854. Retail and business customers are provided with a complete range of financial services at a total of 18 branches. The Sparkasse Bühl, which already has KEBA cash recyclers in operation and clearly estimates the positive teamwork with the Austrian innovation company, responded positively to the idea of offering its customers an extended service by means of account service terminals complete with a transfer function.

With its decision to purchase account service terminals, Sparkasse Bühl not only offers its customers a transfer service, but also enables them to complete transactions such as deposits and the alteration and cancellation of standing orders in a self-service mode. This corresponds with the philosophy of introducing dialogue branches with a related reduction in the burdens on service personnel and the provision of services to customers on a 24-hour basis. KEBA used this opportunity to replace the Sparkasse Bühl's account statement printer, which had already been in operation for many years, with the new and innovative KePlus account service terminal. Following positive preliminary testing of the KePlus K6 by the IT Department, which in particular subjected the new double-sided statement printouts to close scrutiny, up to now three branches have been equipped with a total of four systems.

Jürgen Meier, the bank's Organization Manager: "After our positive experience with the KEBA cash recyclers, we decided to install a pilot machine from the KePlus K6 account service terminal series, which was presented in the spring of this year. First and foremost, we found the exceptional performance features, such as the flexible adjustable monitor, the comfortable paper loading function and indicator, and double-sided statement printing highly attractive. What we also very much liked the modern, attractive design.

During the test phase KEBA took our wishes and feedback seriously and dealt with them extremely quickly. One sensed KEBA's great interest in the optimum market launch of the system and in the final analysis this had a more than positive effect on our pilot system. All in all, we are extremely satisfied with the KePlus K6 systems and will continue their installation at our 18 branches."



The Kreissparkasse Schongau switches to KEBA's new KePlus K6 account service terminals

KEBA has taken a significant step forward with the development of the new KePlus K6 and KePlus P6 account service terminals, which were designed on the basis of a comprehensive market and customer analysis of the potential for improvements to such systems.

The numerous advantages also convinced the Kreissparkasse Schongau, which became the first customer in Bavaria to opt for the new KePlus K6 terminal. One machine each is now in operation at the branches in Hohenpeißenberg and Steingaden.

Klaus Riedl, the Organization & Electronic Banking Manager at the Kreissparkasse Schongau: "Above all the infinitely adjustable display, which combines the demands for minimum reflections with simultaneously high levels of discretion, is a major success, as the position of the display can be individually adjusted in line with the respective light conditions in the branches.

Furthermore, we were convinced by the ergonomics of the terminal and the clearly visible paper level indicator. This provides a considerable reduction in workloads and ensures that employees refill the machine in time and no standstills occur. The new account service terminals also demonstrate the top material quality and craftsmanship standards with which we were familiar from other KEBA machines."

Kreissparkasse Schongau

With total assets of EUR 650 million and 200 employees, the Kreissparkasse Schongau is one of the most important suppliers of finance services in the Schongau administrative district. With 15 branches and two self-service outlets, the Kreissparkasse is always close to the local population and is on the spot throughout its entire business area.

KePlus K6 functions

Apart from enquiries concerning account balances and statement printouts, the multifunctional account service terminals offer a complete range of functions regarding transfers with or without forms, which provide quick and efficient processing and scanning. In addition, the machines can show information and marketing content. ■



Ms. Schleich from Sparkasse Schongau in front of the new service terminal



The Steiermärkische Sparkasse

Greater efficiency through the complete replacement of ATMs by cash recyclers



Willibald Schenekar, Sales Organization Manager, Steiermärkische Sparkasse (right)
Mag. Werner Seiberl, Sales Banking and Service Automation, KEBA

The Steiermärkische Sparkasse has adopted a new approach with regard to self-service at its branches. It has decided to no longer use ATMs and instead machine changes will only involve cash recyclers. Reason enough for “Im Trend” to speak to Willi Schenekar, the sales Organization Department Manager about the Styrian bank’s strategy and the experience gathered to date.

Mr. Schenekar, as far as self-service operations are concerned, the Steiermärkische Sparkasse has adopted a completely new strategy and in many of your branches you have switched exclusively to cash recyclers. What do you expect from this innovative approach?

Willi Schenekar:

Before I answer the question as to why we have removed the ATMs from our branches, I must go back a little bit and explain a few fundamental points about our philosophy regarding the design of self-service zones. Our number one priority is that our customers feel at ease. This means that during the design of our branches, we take explicit care that customers always have a sense of certainty when operating self-service terminals (especially cash machines). This is clearly in evidence at the Schladming branch, where clients have a free view of the entrance and the so-called “traffic area” also goes past the machines on the left and not behind the customers as is frequently the case at other banks (in other words, we guard

“Our number one priority is that our customers feel at ease.”

their backs!). Furthermore, we use sidewalls to create optical protection, which also offers additional security and privacy. Schladming numbers among the branches where we are already relying more on cash recyclers and have stopped using simple ATMs. The reasons for this strategy are quickly explained. Customers, who to date could only make withdrawals via cash dispensers, have formed a habit as far as these machines are concerned and it is difficult or impossible to get them to use a different system. However, cash recycling only cuts costs and raises efficiency when the terminals deal with an appropriate volume of withdrawals. Therefore, in line with the motto, “out of sight, out of mind”, we are eliminating the cash dispensers, which “only” leaves the customer with the equally effective alternative provided by the cash recycler. The terminal application and performance are identical and with the appropriate support during the initial phase, customers quickly become accustomed to the new system. It is very important that the machine occupies a “neutral” position, in order that none of the automats is preferred and persons making deposits and withdrawals utilize the machines to a similar, balanced extent.

At the Rathausplatz branch in Graz, there were originally four ATMs and three KEBA R4 cash recyclers. Now there are four KePlus R6 terminals and one KePlus X6 in operation. How did you organize the changes at the branch?

Willi Schenekar:

We carefully considered the positioning of the five cash terminals in the

esse is a pioneer



self-service zone and to a certain extent, moved them around. This is unavoidable if customers are to forego their usual habits, undergo a re-orientation and really use all the machines to an equal degree. It is also important that not just the machines are identical, but also the surrounding design. For example, uniform and clear machine labelling must be mentioned in this connection. As far as investment protection is concerned, it is also worthy of note that we are continuing to employ Rondo R4 machines from the previous generation. In the "Am Eisernen Tor" branch, which is our second largest, we have brought four "old" cash cyclers together in a careful arrangement, in order to again provide customers with a situation of equal standing. Naturally enough, we have also taken care at this branch to protect both the customers' backs and provide them with optical safeguards.

Do customers receive additional assistance following the re-design, or how do they respond to the changes?

Willi Schenekar:

It is evident that in the first few weeks after opening, customers require very intensive support and plenty of information. This is simply vital owing to the fact that our clients have to re-orientate, and during this transitional phase we use well-trained hostesses to assist. This is not merely a question of the necessary service quality, but is also in our interests, as

in order to achieve a high cash cycling rate, we wish to ensure that customer withdrawals and deposits are distributed among all the machines to the most even extent possible.

What concrete effects has your strategy of only using cash recyclers achieved?

Willi Schenekar:

In concrete terms, I can quote you the example of our "Rathaus" branch, which is our largest and is sited in a high-frequency location on the main square in Graz. We have around 15,000 customers at this branch and in June the five self-service terminals handled a total of 29,200 cash transactions. The cash recycling effect is remarkable, 73,000 banknotes having been paid into the cassettes and 81,000 having been withdrawn. Only 7,800 notes that were unsuitable for cash recycling landed in the deposit cassettes. In terms of total volume, this adds up to deposits of EUR 3.7 million and withdrawals of over EUR 4 million.

On average, we can say that as a result of cash recycling we have 60% coverage per denomination and terminal. Naturally, this level is set to rise with the result that today, we only employ five machines at the Rathaus branch instead of the seven previously used. Moreover, this is not the only way in which we are cutting our operating costs, as the reduction in



The advantages of new self-service zones...

... that are only equipped with cash recyclers:

- **A clear line for customers through uniform equipment features and the accommodation of the customer need for discretion.**
High levels of customer acceptance and balanced distribution of transactions as a result.
- **Higher frequencies at the cash recyclers**
Optimized cash stocks and therefore cost (security firm costs) reductions and time-savings.
- **Reduced terminal fixed costs**
The number of terminals at the larger branches can be reduced.
- **Investment protection**
Terminals from the previous generation are collected at certain locations and achieve the same positive effects.

cash volumes means that we have far lower money storage expenses. Third party service costs such as those emanating from security companies have fallen considerably. For if in the past, the seven ATMs had to be filled or emptied at least twice weekly, due to cash recycling this figure has been reduced to a maximum of once a week along with the transports by the security firms. For this reason and the reliability of the machines, very few employee interventions are required, which naturally releases time resources. I would also like to mention that we have experience at locations with "mixed equipment pools (cash recyclers and dispensers) and there the cash cycle effect is unfortunately less than ideal, as the withdrawal customers simply cannot be dissuaded from using the dispensers.

In general, how many transactions can a single cash recycler sustain?

Willi Schenekar:

On the basis of our experience we know that a branch with only one cash recycler can easily handle some 4,500 transactions monthly (a mix of deposits and withdrawals). This "machine ratio" can be raised with every additional machine, as peaks can be balanced out. The aforementioned 29,000 transactions per month at the Rathaus branch provide a machine average of around 6,000 cash transactions and customer waiting times only occur at genuine peak times and even then are brief.

This is clearly an excellent consequence of your strategy. Therefore, will you introduce it at other branches?

Willi Schenekar:

Naturally, we will continue to opt for cash recycling and expand our branch service in this regard. Within the scope of our investment budget, in future we will focus on a comprehensive range of equipment, although this "ideal" strategy cannot be implemented in all our branches.

Many thanks for this interview. ■



The "Am Eisernen Tor" branch



Finanz Informatik: green light for KePlus account service terminals and online coin counting using the KePlus X6



The new KePlus P6 and K6 account service terminals made their debut in November 2009 at the Finanz Informatik Management Congress in Frankfurt am Main.

The release and validation of the machines by Finanz Informatik, the IT services company of the Sparkasse financial group in Germany, has taken place in recent months following successful pilot projects at several Sparkasse banks. Both the KePlus P6 and the KePlus

K6 have now received official accreditation with the "double-sided account statement printing" function.

Online, self-service coin deposits

At the beginning of July 2010, Finanz Informatik also allocated the official release of the "coin deposit unit for the KePlus X6".

Following this approval, the self-service solution for coin deposits and withdrawals via self-service cash point solutions is now available to all Sparkasse banks. ■

KEBA strengthens its sales team

... in Germany



André-Peter Lingenfelser joined KEBA's German sales staff on May 1, 2010. He is part of the team responsible for the market development and sale in Germany of the KePol logistics system and the KeMove infrastructure solution. André-Peter has degrees in biology and business science and was last employed in sales and marketing at the Cologne-based software company, FlowFact AG. ■



Alexander Berendt has been with the German sales team since mid-April. His focus is on e-mobility, which he is looking after throughout Germany. Alexander studied business management and was previously employed by Siemens AG. ■

... and in Austria



Roman Mandyczewsky became a member of the KEBA sales team in Austria on April 1, 2010. Roman studied material sciences at the University of Leoben and has long-term sales experience. He last worked for Messrs Sunpor, where he was mainly responsible for the expansion of sales in eastern Europe. ■



Bernhard Koppler reinforced the Austrian sales team in the banking automation area at the beginning of March. He looks after all the banks in the western Austria and Carinthia region. Bernhard studied international business management and his last appointment was as a Solution Sales Manager for the IT services company, Standard IT. ■

S Bargeldlogistik GmbH: new approaches in cash logistics

The Sparkasse banks and private security companies found a joint venture for the first time

At the beginning of the year, numerous business magazines reported on the growing concerns of banks and retailers with regard to disruptions in the cash cycle. The reasons were the negative earnings results of both of Germany's largest security companies. Against the background of a planned reduction in the number of nationwide Bundesbank locations from 47 to 35 by 2015, these worries were not entirely unfounded. Therefore, the operative start on April 1, of S Bargeldlogistik GmbH, which is based in Mülheim an der Ruhr and was founded in January 2010, can be seen as a countermeasure.

The Sparkasse banks in Mülheim an der Ruhr and Oberhausen and the Vollmer-Gruppe Dienstleistung have pooled their competences and experience in the areas of finance and security with the aim of not only providing cash logistics, but also cash management, the transport of money and valuables, and the servicing of banking terminals. These services will not only be available to the Sparkasse's own branches, but also to other banks.

On the premises of the former Bundesbank branch in Mülheim an der Ruhr, a staff of 52 ensures the supply of around 130 branches and self-service outlets, along with 400 banking terminals at a current total of five Sparkasse banks and one Volksbank. The highly modern cash centre meets the very latest and detailed insurance conditions and disposes over technical security systems in line with the VdS Class C, which is far higher than the standard usually applied in the market. Naturally enough, this also applies to the new company's modern vehicle fleet, which carries its precious cargoes in transporters with special safeguards that include GPS, and electronic securing of the freight area.

Another interesting challenge is posed by cash recycling. The Bundesbank is seeking to reduce its share of cash cycle processing to a mere 50%. Therefore, in the near future, S Bargeldlogistik is to seek to fulfil the most currently important requirements for cash recycling in

line with the rules of the German Banking Supervision Act (ZAG) and the Federal Financial Supervisory Authority (BaFin). Following appropriate approval by the BaFin, subject to counterfeiting checks, the ZAG permits private services suppliers to recycle banknotes and coins without the involvement of the Bundesbank.

S Bargeldlogistik GmbH combines the topics of safe transports of valuables and cash and self-service systems management for financial institutions in a single company and specializes in the processes and security requirements of banks and savings banks. Until March 31, 2010, cash and self-service system management was administered as the Cash Logistics Business Area of S Logistik Rhein-Ruhr GmbH, based in Mülheim an der Ruhr. Beginning in 2005, this company, a fully owned subsidiary of the Sparkasse Mülheim an der Ruhr and the Stadtparkasse Oberhausen, successfully carried out the cash logistics for four Sparkasse banks in North Rhine Westphalia. Therefore, at first there was no desire to establish a new firm in the market, but rather to complete the cash processes of the savings and other banks at lower cost. The focus was on the optimization of cash stocks in ATMs and cash points and the commissioning of external transports of money and valuables for the Sparkasse banks.

However, numerous concrete enquiries on the part of satisfied customers wishing to not only entrust the company with cash logistics, but also other activities (secure transports of money and valuables) nonetheless resulted in the foundation of S Bargeldlogistik GmbH at the beginning of 2010. At present, transports of money and valuables are offered within an area of 150 km around Mülheim an der Ruhr, while cash and self-service systems management for savings banks and banks can already be completed throughout Germany.

In addition, S Bargeldlogistik GmbH advises savings banks and banks with regard to the optimization of their cash logistics and main cash points. The two CEOs, Marc Breitgraf and Wolfgang Demand are assisted in their activities by a managerial team comprised by Ralf Brüggmann, Thomas Boos, Christian Vollmer and Ellen Gertz. ■



www.sbargeldlogistik.de

KEBA supports the “Reha Cash Dispenser” study practice project

As an innovation specialist in the field of automation and a leading Upper Austrian company, KEBA is pleased to support students from various courses during their practical projects. One example of these activities, is the “Reha Cash Dispenser” project initiated by two students studying software development and medical technology in conjunction with the Oberösterreichische Gebietskrankenkasse (OÖGKK) health insurance fund.

At the OÖGKK's outpatients rehabilitation clinic in Linz, Upper Austria, a range of equipment is available for so-called ADL training (activities of daily living). The intention is that within a therapy framework, patients undergoing rehabilitation following accidents, strokes or other health problems, should practice everyday activities such as crossing a road junction with traffic lights, cooking and the operation of ticket machines or an ATM.

In the course of practical work for their studies, the students have created a system that not only simulates the functions of ATMs (account balance enquiries, cash withdrawals and the printing of statements), but also facilitates the keeping of case notes and evaluation by the therapists.

As a partner and specialist in software development, KEBA was able to offer the students advice and also contributed to the project as a material sponsor. Following three months of work, the final result was presented to all those involved on July 16, 2010. The positive response from the OÖGKK permits the hope that the “Reha Cash Dispenser” will be able to prove itself in practical operation and thus achieve a significant role in the therapy sector. ■



From l.to r.: Klaus Staiger (Hagenberg), Severin Lauß (FH Linz/Medical Technology)

“The radical ATM” goes international

With the scope of the European Capital of Culture Linz '09 year and the “Subversive Fair”, the two Argentines, Ivan Kozenitzky, an architect and web designer, and Federico Lazcano, whose main profession is web design, exhibited their “Radical ATM Service – Debit Card Hijacker”.

The two controversial artists wanted to thus arouse public interest and express their criticism of the capitalist system. The project involved a network of “fake” ATMs, which captured banking cards for a few minutes, during which the owners were involuntarily subjected to propaganda and advertising.

As an innovative Upper Austrian company, last year KEBA acted as a sponsor for the project by providing a housing for one of the “radical ATMs”. Karl Kletzmaier, the chairman of the KEBA Supervisory Board, was more than pleased to help: “From a long-term perspective, the arts provide a fruitful medium in which the new and modifiable can flourish!” Following the success of the “radical ATMs” in Linz, the two artists have succeeded in moving their project, including the modified KePlus R6, across the border to Germany. During this January, the subversive concept of the two Argentines formed part of the “Agent & Provocateurs” exhibition organized by the Hartware MedienKunstVerein (HMKV) and in the first five hours after the opening of the show, the HMKV, which aims to present and disseminate contemporary (media) art, was able to count 2,000 visitors. ■



Retail Banking Forum

Vienna, June 2010

As a result of the financial crisis, banking business around the world has become more difficult. Therefore, increased efficiency in the multi-channel sales area is of growing significance. On the one hand, banking institutes must push on with industrialization, however they must also achieve differentiation.

At the Retail Banking Forum 2010, attendees received a comprehensive overview of new developments and were able to further expand upon the information provided in the course of conversations with colleagues and opinion-leaders. ■



Bernhard Koppler (KEBA Sales Austria) with Christina Tambosi from Emotion Banking

From the l.: Werner Seiberl (KEBA Sales Austria) and Klaus Mattes, the OMV-ERSTE Bank project manager

6th Raiffeisen Banktechnik in-house exhibition

Salzburg, March 2010

All the leading manufacturers and suppliers to the Salzburger Raiffeisen Banking Group attended the Raiffeisen Banktechnik in-house exhibition in Salzburg, filling an area of over 750 sq m and providing visitors with an exciting two days.

The event's target group consisted of the managers, managerial staff and computing officers from all the Raiffeisen banks in Salzburg, who at the fair obtained information concerning the latest developments. In addition, a great many joint discussions were held between the producers and Raiffeisen personnel concerning future trends.

The KEBA exhibit not only presented the multifunctional KePlus X6 banking terminal and the Kendo automatic bank safe, but also provided the stage for the Austria debut of the KePlus K6 account service terminal, which with its various features such as infinitely adjustable display, double-sided thermal statement printing and externally visible paper level indi-

cator, aroused a great deal of interest. In addition, the KeContact, a power charging station for all types of e-vehicles, such as bicycles, scooters, wheelchairs and cars, was also on show. ■





The Turkish Post adopts a logistics solution from Austria

KEBA outdoor parcel automats for Ankara and Istanbul

KEBA AG has been able to register a success with the Turkish Post, PTT. On June 9, this flagship company started test operations using KEBA's KePol logistics solution under the name KARGOMATIK.

Using KARGOMATIK parcels can be collected, stamped and sent on a 24-7 basis, which means the automation of the last mile in Turkish postal and logistics business. Ten automats will soon be in operation in Ankara and Istanbul.

PTT looks to modern service

As Osman Tural, PTT's director general and chairman, stated at the ceremonial handover of the first high-tech products from Austria: "This new postal service for our customers demonstrates that PTT is an active and innovative company, which occupies a leading international position." Sentiments echoed by the KEBA AG CEO, Gerhard Luftensteiner: "PTT is a model example of modern Turkey."

Offices in Ankara und Istanbul

Gerhard Luftensteiner. "Turkey is a very important market for KEBA AG and we see major potential in the country for our products. We have had our own branch in Ankara since 2008 and last year we opened another office in Istanbul. The focus of the team is on sales, business development and customer project management."

Today, Turkey numbers among Austria's leading economic partners. With an area of 814,578 sq km, the country is twice as large as Germany. Moreover, its population of around 70 million and steady economic growth offer great promise for the future.

A name in the postal world

Gerhard Luftensteiner: "For us, the teamwork with PTT constitutes a further significant success in the parcel logistics sector." ■

"We are already highly successful with KePol in Germany with around 2,500 automats (DHL Packstations), in Denmark (Doegnposten) with 120 automats, and in Norway (Postautomat). In Austria, pilot operations with the name Post.24 are under way in Vienna with 24 automats."

Gerhard Luftensteiner, CEO, KEBA AG

E-finance award 2010

KEBA Romania wins in the “Innovative Products & Services” category with an innovative software solution



The E-Finance Magazine paid tribute to the Romanian IT and financial branch for the seventh time with the award of prizes for new ideas.

In the “Innovative Products and Services” category KEBA Romania received prizes for two software solutions:

1. Instant Barcode Card
2. Proactive bank terminal monitoring and problem management

Instant Barcode Card



This constitutes software for the immediate provision of a customer banking card, which disposes over a bar code as a means of identification. The card furnishes an entitlement to complete various

transactions, e.g. account deposits, loan repayments, the opening of term money investments and money transfers.

The KEBA solution facilitates the immediate printing of these bar code cards, which dispose over a clear number for the identification of the holder. A matrix is employed to determine which person may complete what types of transaction on which accounts. The KEBA software thus facilitates controlled and rapid access to self-service

terminals, as the card can be configured and printed on the spot. In addition, the cards can be employed for all the self-service terminals in the bank network. They are protected by means of a PIN code and are therefore as safe as cards with magnetic strips.

Proactive monitoring and ATM issue management

KEBA is the first company in Romania to have implemented a genuine multi-vendor software project on ATMs, i.e. the supervision of 2,500 ATMs of differing makes (Wincor, NCR, KEBA).

The innovation involved consists of a business rule engine server, which in the case of certain occurrences takes automatic corrective measures. When an error event message is received from a terminal, the software advises the card host to transmit a corrective command to the terminal. For example, these commands can include a new start of the application or terminal, equipment resets, etc.

Should the automatic correction prove unsuccessful, the software responds to the transmission of an error code by the terminal with the issue of an error ticket, which depending on the type of error message, is then sent to either the 1st or 2nd level support.

If a cash supply problem is reported, a “cash supply” message is transmitted automatically to the security company without the need for employee intervention. Apart from these active measures, the application provided by KEBA Romania also tracks breaches of support level agreements (SLA), provides specialist departments with extensive reports concerning bank terminal availability and the type of error occurrences, 1st and 2nd level support reaction times and security company transport refill times. ■

Valentina Moisescu, the KEBA Romania CEO, receives the E-finance award 2010.



Kürsat Tüzmen, the former Turkish foreign trade minister visits KEBA

Linz, July 2010

Kürsat Tüzmen, the Turkish parliamentarian and former foreign trade minister paid his first visit to KEBA during the official opening of the company's office in Istanbul on February 11, 2009.

At the beginning of July 2010, Mr. Tüzmen was able to visit company headquarters in Linz and during an extensive tour was able to see KEBA's high quality standards in the development and production field for himself. ■



From l. to r: Bora Basol / Office Manager, Customer Solutions, KEBA Turkey, Franz Höller / KEBA AG Board, Kürsat Tüzmen / parliamentarian and former Turkish foreign trade minister, Karl Kletzmaier / Chairman of the KEBA AG Supervisory Board, Bahadır Basol / CEO KEBA Türkiye, Heinz Grillmayr / Sales Manager, International Banking and Service Automation, KEBA AG

KEBA Romania wins a BCR/ERSTE Bank services automation tendering process



KEBA Romania has won a BCR/ERSTE Bank tendering process for the remote surveillance of self-service terminals. The related contract not only involves equipment monitoring, but also the provision of keys, software distribution and configuration administration for 2,500 terminals at Romania's largest bank. The integrated ticket system allows the bank to examine adherence to the contracted service level agreements (SLA).

In the period up to 2013, a total of 5,000 BCR self-service terminals will be monitored using this system. ■



KePol/FS 08 – the modular generation with even greater flexibility

KePol, the “last mile” solution, which saves postal and logistics companies inefficient attempts at delivery, now offers complete hard- and software flexibility. As a result of its new, modular design and a related diversity of possibilities with regards to automat size, variable box column arrangement and innovative installation methods, KePol can now be perfectly integrated into any surroundings.

KEBA has more than eight years of experience in the postal and logistics automation segment and has already put some 3,000 systems with over 250,000 boxes into operation. Indeed, its KePol parcel logistics constitute the world's leading “first and last mile” solution and represent a complete, one-stop shopping package. KePol provides both private (B2C, C2C) and business customers (B2B) with all the

advantages of a modern self-service system, which enables the convenient, secure and cost-efficient deposit and collection of postal deliveries on a 24-7 basis.

KePol can be specifically adapted to customer requirements and integrates functionality into a variety of external systems. In fact, KePol's flexible technology can be fitted smoothly into optimized process chains and existing IT solutions.

KEBA automats are well known as the best on the market. They meet every requirement with regard to outstanding reliability and a long service life, and also possess a proven ability to withstand vandalism and unfavourable climatic conditions. The new generation KePol/FS08 is now even more flexible and easier to install. The fulfilment of the fol-



lowing points constituted the main priorities during the development phase:

- Designed for reliability: the KePol system has to withstand intensive use and have a long working life.
- Designed for use: the KePol system should be easy to install, operate and use.
- Designed for flexibility: the KePol system should offer adaptability with regard to installation and enlargement, e.g. box number and size.

The advantages

Flexible automat size and arrangement

Automat sizes can now be flexibly designed and the number and arrangement of the box modules freely selected at any time. In addition, in the case of base installation without a pedestal, the box modules can be arranged in an L- or U-shape to precisely fit the respective location, e.g. in corners.

Easier and more flexible installation of outdoor automats

The automats can be installed without a foundation, anchorage or other site preparations on a special concrete pedestal. Furthermore, where installation on a pedestal is undesirable, the possibility exists for installation with a base on a small foundation. Both variations guarantee that the automats can resist the impact of heavy snowfalls and strong winds.

Uneven ground and inclines

The new automats have been designed to compensate for uneven ground and slopes. This increases considerably the range of locations suitable for automat installation and saves site preparation costs, as no building work is needed.

Lighting/roof

Lighting and/or roof panels can be purchased as an option. However, the system is also designed to ensure that box content is protected against rain and snow even without an extra roof. The new KePol generation represents a further development of the former system and incorporates all the experience and feedback from the past eight years. Accordingly, it constitutes a major step forward with regard to the company's future retention and consolidation of its market leadership in the field of parcel and logistics solutions.

New modular structure

- Diverse automat sizes can be realized
- The layout of the box modules can vary
- Innovative installation possibilities are available

70 new generation "Packstations" for Deutsche Post DHL

At the beginning of July, our long-term partner and customer Deutsche Post DHL showed its confidence in the advantages of the new KePol generation with an order for another 70 "Packstations".

The decisive factors in the successful agreement of this contract were on the one hand, the new modular design, which allows the creation of very large, high-capacity automats and on the other, the excellent performance shown during the pilot phase.

Deutsche Post DHL is to install the automats by the end of 2010 and they will be largely positioned at busy locations in order to provide the required capacity.



The size of the automat can be increased simply by the addition of extra rows of boxes. The special concrete pedestal means that complicated site preparations such as the provision of foundations are unnecessary.

First success in Africa



KeWin terminals for Gaming International in Uganda



KEBA has now taken its first major step in the lottery area on the African continent with an order from Gaming International for 150 KeWin terminals.

Gaming International is a sports betting company based in the Ugandan capital of Kampala. At present, the company operates some twenty betting shops with KeWin terminals and the intention is to expand this number. Gaming International fully equips the shops, which are designed according to a uniform marketing concept, and also supplies the hard- and software. The betting itself is handled by the shop operators. ■

STL in Spain orders another 2,800 KeWin micro-terminals

As of now, KEBA is the exclusive supplier to the world's largest lottery!

Following an order for another 2,800 KeWin micro-terminals, this year KEBA has assumed the mantle of the exclusive terminal supplier to the Spanish lottery. In concrete terms, this contract means that in future, some 13,000 KeWin terminals, consisting of 10,100 KeWin multimedia and 2,800 KeWin micro machines, will be in operation in Spain.

This order not only involves the replacement of the last terminals from the global market leader and KEBA competitor, GTech, but also the opening of new ticket offices.

To date, KEBA has sold a total of around 30,000 lottery terminals worldwide. ■





A charging station for e-vehicles

The Sparkasse Rottal-Inn offers a new customer service

Experts agree that e-mobility is gathering pace and today there are already a number of regions where this topic is the object of growing debate. One such region is southern Bavaria, which is precisely where the business area of the Sparkasse Rottal-Inn is located.

The Sparkasse Rottal-Inn, which has total assets of EUR 1.7 billion, 39 branches and some 500 employees, has recently started to consider the issue of “ecology”. Indeed, numerous ideas have already been implemented in order to reduce the bank’s energy consumption.

A new service has just been made available to bank customers, which should also serve the spread of e-mobility. In the parking area of the bank’s headquarters in Eggenfeld, customers can now recharge their electric vehicles for free. All that is required is an EC card for user registration.

A KEBA charging station is employed for this purpose. This has been installed due to the fact that the Sparkasse Rottal-Inn and KEBA have long been partners in the banking automation field and therefore the bank also knew of KEBA’s leading position in the area of infrastructure solutions for e-mobility. ■



Thomas Münichsdorfer, Internal Services Manager,
Sparkasse Rottal-Inn

KeContact flex – the new autonomous and flexible charging station

As a specialist for electronics and mechanics, KEBA has long-term experience in the areas of automat design and manufacture, security technology and payment solutions. Consequently, more than any other company, KEBA is currently in a position to meet in full the demands of operators and users regarding charging infrastructure for e-vehicles.

KeContact flex forms the nucleus of KeMove, a holistic, infrastructure solution for e-mobility, which facilitates the simple operation of charging stations. With KeContact flex, KEBA has launched onto the market the next generation of e-vehicle charging stations, which provide operators with even greater flexibility.

KeContact flex offers convincing features

- Still better integration into the power grid
- Plug-in points with locks
- Simple identification using a magnetic strip card
- Billing by both magnet strip card and RFID

Simple operation and maximum protection

KeContact flex is very easy to operate. Clear and simple user guidance by means of a graphic display and function buttons,

as well as design that is both ergonomic and suitable for use by disadvantaged persons, facilitate straightforward, intuitive and comfortable operation and thus ensure maximum customer acceptance.

Naturally enough, KeContact flex disposes over all the relevant safety certificates and protective devices. This guarantees maximum personal safeguards and means that the charging stations are ideal for use in a diverse range of applications in the public, commercial or private area.

KeContact flex employs magnetic strip cards and/or an RFID tag for user identification. This results in maximum flexibility for both operators and customers, as not only closed, but also open user groups can be served simultaneously.

KeMove – the holistic solution

With KeMove, KEBA offers a holistic infrastructure solution for e-mobility, which apart from the KeContact flex charging station as its centrepiece, also includes a comprehensive range of services. This extends from initial system consulting and project design, to installation and commissioning, maintenance and service.



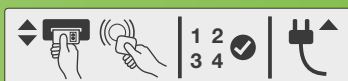
omous



Five easy operating steps



Start



1. Identification
2. Select slot
3. Plug in



Stop



4. Identify
5. Unplug



“Repair – can we still be saved”



KEBA at the Festival in the Tabakfabrik as a local hero with KePol and KeContact



This year's Ars Electronica festival in Linz, which took place from September 2-11, was predominated by the topic of crisis, not just in an ecological sense, but also from an economic and political perspective.

Nonetheless, this festival of the arts, technology and society was not permeated by a

nostalgic, naive swansong for the “good old days”, but rather the call to move on to new horizons. Indeed, the entire festival was oriented towards the search for crisis exit strategies and turned to the pioneers of our time. These visionaries are already working on an alternative future through the employment of vast specialist knowledge, creativity and idealism.

KEBA was one of the local heroes at the festival and was present with KePol, its last-mile solution for logistics services suppliers, and a KeContact charging station for e-vehicles.

The official prize competition was conducted with great efficiency via the KEBA parcel automat and over 2,000 visitors took part. A young student from Salzburg won the main prize of an e-scooter.

“Cars that only travel less than 50 km daily are predestined for replacement by electrically powered vehicles.”



Local traffic in Styria to become “greener”

Energie Steiermark has turned to e-mobility and in an initial step has installed 20 KEBA KeContact charging stations in Styria's urban centres.

Energie Steiermark AG, Austria's fourth largest energy company, is increasingly turning to e-mobility with the aim of making commuter, shopping and works traffic “greener”. The charging stations are intended to facilitate the switch to e-bicycle or e-roller for short trips, which make up the vast majority car traffic, for the people of Styria. Energie Steiermark is to provide the necessary infrastructure and in an initial step has installed 20 charging stations in the city of Graz and the larger district towns. With this project, Energie Steiermark guarantees security of supply in the public area and hence the already extensive use of e-bikes, pedelecs and e-scooters. ■



Free power charging with KeContact at bellaflora in Upper Austria



In Austria, bellaflora garden centres are known as the “green no. 1” and they also play a leading role in the area of energy efficiency and emission reduction.

On June 14, 2010, bellaflora installed an electricity charging station at its branch in Leonding near Linz and this followed two days later by a second station on the company's premises in Klagenfurt. During business hours, bellaflora customers can therefore recharge their e-vehicles for free. And as bellaflora CEO, Alois Wichtl, explains: “In the long run, e-mobility will establish itself alongside vehicles with classical combustion engines. According to A.T. Kearney, by the year 2020 some 100,000 e-vehicles will be under way in Austria and they will require an appropriate infrastructure. As the “green no.1”, we decided that action speaks louder than words and are therefore already offering customers the opportunity to recharge their e-vehicles free of charge while they do their shopping in our stores.” This constitutes a clear commitment on the part of bellaflora to a clean and energy efficient transport future, as well as a step towards sustainable energy use. ■



Cooperation between Energie Steiermark and the MERKUR supermarket chain

The MERKUR supermarkets in Graz have made a move in the direction of increased e-mobility with the introduction of Energie Steiermark charging stations.

MERKUR has been using “green electricity” from Energie Steiermark AG for its supermarkets in Styria since 2008, when the entire Rewe Group switched its outlets to this form of power. Now the strong Styrian partners have launched another cooperative project with climate protection in view. Initially, this involves the joint installation of electricity charging stations at MERKUR supermarkets in the Graz city area, where shoppers will be able to recharge their e-vehicles with “green electricity” free of charge. ■



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