

Im Trend

Banking journal

No. 2_2012



**Bank branches
as meeting-places**

KEBA®

Automation by innovation.

Dear Reader,



Branches are in the spotlight of this latest edition of "Im Trend". For example, Andreas Plotz, the head of Product Marketing provides insights into how branches will develop in future and the possibilities for their design, especially with regard to the linkage of consulting and self-service zones. "Im Trend" has also visited the Sparkasse Niederösterreich Mitte West AG branch in Waidhofen an der Ybbs and learned of an interesting story, as the management of this Austrian savings bank were inspired by a bank in Gummersbach (Germany) and subsequently implemented the ideas of their German neighbours regarding a self-service cash point, the use of space and architecture in their own backyard. You can read about their experiences to date in the article "Learning from one another". In addition, the joint article about the Kreissparkasse Euskirchen and the Concept Gruppe describes a branch conversion and the successful integration of the latest KEBA cash recyclers in branch operations.

We are also pleased and proud to report on the Innovation Workshop that KEBA held with partners and customers in June at Schloss Neuburg am Inn, Germany. Together with the respected innovation expert, Axel Liebetrau, the attendees attempted to answer the question as to whether or not innovation in self-service banking is still possible. For KEBA the answer is a clear "Yes!" So be prepared for surprises regarding the way in which KEBA will soon reaffirm its reputation as an innovation leader.

In this spirit, on behalf of the entire KEBA team, I would like to thank you for your loyalty and wish you a pleasant read and all the very best for a successful 2013!

Yours sincerely,

Franz Berger MBA, KEBA Banking and Service Automation Business Manager

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Imprint

Owned and published by KEBA AG, 4041 Linz, Gewerbepark Urfahr,
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Branches – meeting-places and the way to address customers

At a time of growing anonymity due to modern technologies such as the Internet, social media and online banking, customers are increasingly seeking personal contact to their bank advisors. For example, the retail banking area has undergone a major transition in recent years. However, virtually every study dealing with self-service banking sees a common trend. Namely, that in combination with self-service, the branches will remain the most important sales channel for banking institutes.



*By Andreas Plotz, Head of Product Marketing,
KePlus Banking Automation*

According to a survey carried out by TNS Infratest in cooperation with Fraunhofer IAO, 26 per cent of the persons interviewed visit a bank branch at least once weekly. At the same time, they only stay for a short time in order to complete so-called "quick business" such as withdrawals from ATMs or the printing of account statements. Two-thirds of those questioned also stated that they found branch visits pleasant, which permits the conclusion that the branches are not perceived as a problem, but rather that their actual benefits are not clearly communicated.

Accordingly, the challenge for the future will be to develop innovative branch concepts, which ensure profitability for the banks while also providing a venue for contacts between customers and bank personnel.

The branches of the future – information, consulting and space for communication

The bank branch of the future will be a financial consulting centre with an ambience in which people feel at ease. The objective is therefore to create surroundings that depict the handling of financial products and other banking activities as an everyday event and are presented to the customer as open, friendly and uncomplicated.

If in five years a customer enters a bank branch, he or she will first notice its open design. There will be clear, well-structured zones and self-service foyers with machines that convince with short transaction times and an extensive portfolio of functions. In addition, consulting areas will be available for individual customer discussions along with coffee shops and lounges that offer an invitation to stay for a while and relax. There might also be a play corner to keep the little ones entertained.

Such a branch structure will allow customers to combine practical banking business with the pleasurable. It will also mean that the branch of the future will not be a heated lobby in which self-service machines are installed, but instead an area in which one will feel comfortable and that provides information, a range of advice and the possibility to relax.

Self-service and consulting area linkage

While today self-service devices are seen as a cost factor and in spatial terms are strictly separated from the remainder of the branch, in future the self-service zone should be used to make it easier for bank staff to cultivate personal contacts with customers. Owing to the spatial and conceptual linkage of the self-service and advisory zones, as well as the closer integration of the self-service systems in the consulting area, the ATMs will develop into a starting-point for sales that can be used to facilitate targeted discussions with both new and existing customers.

It is undoubtedly easier for banking institutes to retain existing customers via the self-service channel than to acquire new clients. For example, the bank or savings bank can provide services and use the terminals for marketing and information purposes. However, according to studies¹ in years to come the address of new customers should also constitute a focal point. Roughly 40 per cent of the banking institutes questioned plan to talk to potential customers at the self-service machines and evaluate their responses.



¹ For example "Kundenbindung und Neukundengewinnung im Vertriebskanal Selbstbedienung" by Dr. Marco Nirschl and Anja Peters (ibi research GmbH)



Customer discussions at the self-service terminal? Yes, but how?

The possibilities for using self-service systems for sales purposes are multifaceted. For although at present information applications predominate, in future ATMs, account service terminals, etc. could also serve the making of appointments with sales employees.

In addition, call-back functions, the completion of customer satisfaction surveys and complaint management activities might be feasible, while the sale of less consulting-intensive bank products such as travel insurance could also turn self-service systems into a valuable selling instrument for banking institutes.

Whatever the case, for the full use of the advantages of such branch concepts it will be necessary to relieve employees of the burdens of administrative and time-consuming tasks, in order to free them for consultative and sales activities. Moreover, the transfer of standard transactions such as the depositing of cash or the completion of transfers to the self-service area, as well as the use of ATMs equipped with cash recycling technology, can provide massive increases in efficiency.

Fully utilize cash recycling potentials

In order to utilize the full potential of cash recycling, it is important that the positions mono- and multifunctional terminals are of like-for-like status. For example, should a cash dispenser remain in its existing place and a cash recycler is installed additionally (and possibly not in the field of vision of the bank customers), it is possible that customers will continue to use the cash dispenser out of habit.

Positioning of equal quality in combination with the active transfer of customers to the new machine results in the completion of numerous transactions on the cash recycler, which means good use of machine capacity and the full deployment of its cost efficiency.

In order to be able to employ branch concepts for the development and cultivation of customer relationships, in every case it is vital that an ingenious and clearly systematic approach is developed and implemented with regard to interior design, the arrangement of the self-service systems and the subsequent transfer of customers to their advisors.

These planning and structural measures facilitate the use of the advantages of high availability, innovative self-service terminals to the full and the creation of a link between the self-service and consulting zones.



A new branch concept for enhanced customer loyalty

The role of bank personnel is thus subject to a process of change that has to be assisted. Not least, the employees constitute an important factor in the successful realization of new branch concepts and therefore they should be intensively involved in this transition.

Increased service quality will be reflected by enhanced customer satisfaction and loyalty, which together with the greater cost efficiency provided by high-availability self-service terminals, will deliver decisive differentiation and competitive advantages for banking institutes.

“ATMs will develop into a starting-point for sales that can be used to facilitate targeted discussions with both new and existing customers.”

Learning from one another

A self-service banking concept as part of the redesign of the Sparkasse Niederösterreich Mitte West AG branch in Waidhofen an der Ybbs.

A special type of "cross-border" project was completed during last year in Lower Austria. Inspired and impressed by the innovative branch concept of the Sparkasse in Gummersbach (Germany), the management of the Sparkasse Niederösterreich Mitte West AG (Austria) decided to implement the self-service design and the spatial-architectonic ideas used in Germany in adapted form in Waidhofen an der Ybbs. This move was prompted by the impending renovation of the local branch, which had become somewhat in need of an update. Customers, employees and partners are all highly enthusiastic about the open design and systematic implementation of the "self-service banking concept" and therefore "Im Trend" paid a visit to the branch where it talked to Regional Director Josef Wieser and project manager, Burkhard Haider.

Right at the beginning, Burkhard Haider explained how the inspiration from the German neighbours came about: "During a visit to the Orgatec 2010, we looked around for innovative solutions in the Cologne area and it was then that we heard of the recently modernized main branch of the Sparkasse Gummersbach-Bergneustadt. On the off chance we went there and were immediately received in a very friendly and competent manner. The banking hall manager, Knut Dreschmann, was extremely helpful and spontaneously explained the concept to us in such a convincing way that we were immediately taken by the whole idea."

Today, upon entering the branch in the tranquil town of Waidhofen an der Ybbs, customers are directed from the entrance via a red carpet to an information point in an open reception area where they are initially met, welcomed and "collected". Their questions are received and assistance is offered.

Discreet customer service in a pleasant atmosphere

After the reception desk there are two service areas but without cash. Every type of banking transaction can be completed here, but customers must subsequently carry out all the resultant cash manipulations themselves using self-service terminals. The team workplaces for the account managers are located behind a translucent screen. The staff can see out, but are not immediately recognizable from the outside. This facilitates quick contacts with customers upon their entry to the branch.

The so-called intensive consultation zones, which are of individual design, can be transformed quickly and simply into temporary working areas for the bank employees and their clients by means of a docking station.

Support and consulting as a differentiation characteristic

Josef Wieser explains the reasoning behind the new concept as follows: "In times of Internet banking, etc. we are increasingly differentiating ourselves as the Sparkasse via consulting. We have pursued this strategy with the new concept in Waidhofen." This is more than successful due to the light interior design with photos from the region and the direct contact to the customer provided by the reception desk.



Self-service terminals for the support of the new branch concept

The self-service zone is located close to the information point and the service areas, in order to supply customers with support during machine operation and to assist older people to overcome the obstacles or fears related to the use of modern technology. The self-service zone itself is equipped with two statement printers, two KEBA account service terminals, a Rondo 4cashcycle R4 that can also handle savings books and coins, a KePlus R6 cash recycler and a mono-functional cash dispenser with five denominations.

All the cash ATMs are positioned to offer maximum discretion and allow the entrance area to be constantly in view, while a wall protects the customer's back. The KePlus R6 was first installed during the renovation work and the launch of the self-service cash desk concept. The background to this move was provided by the fact that the introduction of cash recyclers in combination with the self-service cash desk has facilitated the complete transfer of all cash transactions. At the same time, virtually all the cash counters were removed. Thanks to the self-service cash desk and a "White Card" previously programmed by a bank employee, every customer can withdraw or deposit cash at the ATMs.

Board Director Otto Korten, responsible at the time of renovation, Sparkasse Niederösterreich Mitte West AG



The advantages of a self-service cash desk concept

Burkhard Haider sees the self-service cash desk concept as an excellent opportunity for the still better exploitation of the potential of cash recyclers, for in addition to the increased cost-efficiency derived from reduced cash circulation, the capacity of the self-service ATMs is used to greater effect, as they are employed for "counter transactions". These functions render unnecessary investments in cash desk systems (TAU, Cashboy), which are frequently only used for a few hours.

Furthermore, thanks to the self-service cash desk and the related removal of cash handling, staff can concentrate fully on customer support. However, Burkhard Haider has to admit that: "Initially, we had a few qualms about implementing such a new concept. We had received the fullest support for project realization from our sales directors, Board Director Otto Korten and Division Manager Franz Kerndl, but naturally enough did not know if the customers would accept the idea."

However, in the retrospective, thanks to the early involvement of the staff, their identification with the new system and its implementation in the temporary accommodation, our anxieties proved to be totally unfounded."

Introduction during the conversion phase for rapid customer acceptance

As became quickly evident, the decision to implement the new concept with the self-service systems in the temporary accommodation used during the conversion phase was a major advantage. It meant that the transitional period in the new customer area was kept short and by the time the branch reopened, the customers had become familiar with the new cash terminals.

Since then, they have been using the KePlus R6 extremely frequently thanks to its simple operation and short transaction times. Indeed, over 8,000 self-service cash desk transactions were completed within a year and the staff no longer had to handle more than € 4.65 million.

Three tips for the successful implementation of self-service cash handling

Josef Wieser and Burkhard Haider are both of the opinion that employee acceptance is vital to the successful implementation of a new branch project, using for example a self-service cash desk with staff support. "Project success or failure depends on the personnel. If they recognize the advantages of the new concept then they are willing and able to communicate them to the customers."

The use of the new concept in the temporary accommodation was also certainly beneficial, as it made the transition simpler for the customers.

In closing, Josef Wieser advises that one "sticks with it": "A new concept must be systematically implemented. Even when everything is subsequently up and running, it is vital to subject the process to ongoing fine tuning, raise potential and keep working on things. Only then will it become clear if long-term success underlies the project."



29 new KEBA recyclers for the Kreissparkasse Euskirchen

No half-measures was this year's motto at the Kreissparkasse Euskirchen. For in view of the fact that numerous ATMs were due to cease operation at the end of 2012, Stefan Böhm, the bank's head of the Organization Department, and Guido Sirtl from its IT group, planned an extensive exchange operation. This involved the replacement of old machines with 29 recyclers and the installation of five new ATMs for self-service branches.

This change also rendered three night safes superfluous and these were removed at the same time. All in all, the changeover involved 24 locations, as well as the dismantling of ATMs at ten closed branches. The invitation to tender was issued during April, the Kreissparkasse having opted for recyclers in order to both provide its customers with even better assistance in the self-service zones and to ease the load on the counters.

KEBA was selected as the supplier for the recyclers as both Stefan Böhm and Guido Sirtl had already heard a great many positive reports about the machines and were also finally persuaded personally by their craftsmanship. Stefan Böhm:

“The entire inner workings of the KePlus R6se consist of first class components and in addition the machine offers a convincing, robust design.”

The Concept Gruppe was chosen for the completion and coordination of the measures owing to its one-stop-shopping service. Stefan Böhm: “A major project goes mega when one has to coordinate all the craftspeople such as carpenters, fitters, metalworkers and electricians, etc. If a worker arrives in the morning to enlarge a recess, as a rule the metalworker following can first continue the job on the next day.

By contrast, the Concept Group only needs one or a maximum of two days per location, regardless of how many self-service systems are to be installed.” This time advantage derives from the fact that the Concept Gruppe coordinates all its skilled personnel centrally. This allows the work to run smoothly and promptly, irrespective of whether bricklaying, joinery, fitting or installation are involved.

In the run-up to the project, the Organization chief initiated an extensive, in-house information campaign, which introduced the location staff to the handling of the machines and also made them aware that they would have to gently wean customers onto the new machines and familiarize them with the changed possibilities for use, in order that the systems would achieve adequate acceptance.

Following the allocation of the order, a rollout plan was proposed, which contained all the necessary activities and deadlines. Adjustments were then undertaken to clear the way for action.

In principle, the exchange took place on a one-to-one basis, while at three locations an additional KePlus R6se was planned in order to guarantee smooth and rapid procedures in the self-service areas. An employee from the IT Department of the Sparkasse was constantly on the spot.



Infos

- Exchange project involving 29 KEBA KePlus R6se recyclers.
- 24 locations were involved in the measures. The KEBA KePlus R6se cash recyclers replaced three night safes completely.
- On the part of the Sparkasse, Stefan Böhm, the head of the Organization Department and Guido Sirtl from the IT-Group were responsible for the project.
- banqtec AG was responsible for the start-up, maintenance and servicing of the recyclers.
- Apart from the cooperation between the Concept Gruppe and KEBA, Concept Metallbau supplied KEBA with special and standard steel frames.



As a result of the altered space requirement, the exchange of the ATMs was linked to the installation of new, fully integrated special steel frames. These were provided with backlit logo fields for the better orientation of the customers, as well as safety mirrors and bag/wallet shelves. Stefan Böhm: "At some locations we were still able to install discretion protection even with two immediately adjacent recyclers. This helped to meet our customers' need for security."

In spite of one or two unforeseen structural surprises, the Concept Gruppe was still able to meet the deadline for completion, which envisaged a period from May to August 2012. The main project challenge was the mastery of the time framework. Up to five specialist fitters were working on the site at any one moment.

It was sometimes the case that they first left one location at 8 p.m. in the evening, only to return to the next at 7.30 a.m.. "There were a

few glitches, but all in all everything functioned perfectly", says the Organization Department Manager of Kreissparkasse Euskirchen.

Following the first months of operation, Stefan Böhm is extremely pleased with the results:



"The KEBA recyclers are running very stable and the utilization statistics are improving from month to month."

Stefan Böhm, Organization Department Manager,
Kreissparkasse Euskirchen

The Mechernich service centre



Comments from the project participants

"This was the largest project that I have yet been allowed to complete with the Sparkasse and I was very happy with its smooth running."

Matthias Homann, Project Manager, Concept Gruppe, www.concept-gruppe.com

"The software installation progressed routinely and with no problems. Subsequently, all the machines went into fault-free operation."

Frank Alpert, Account and Project Manager, banqtec AG www.banqtec.com

"We were very pleased to have been commissioned with the project. Our quality won the day."

Frank Rose, Sales Banking and Service Automation, KEBA



„KEBA only“

The Erste Bank branch in the Graben in Vienna catches the eye with both its modern and luxurious design –
and KEBA machines!

Erste Bank launched its recycling activities in April 2007 with a KEBA ATM in its Graben Vienna branch. The “Graben” is one of the most famous streets in the centre of the first district of the old city. The “Erste österreichische Sparcasse” has resided there since the 19th century and today it is home to the headquarters of the internationally active Erste Group and the Erste Bank Österreich.

The Erste Bank’s “flagship store” has recently been fully renovated and on the ground floor the ATMs are (virtually) all from KEBA. Four KePlus K6 account service terminals and two KePlus R6 machines with KePlus U6 terminals are available to customers on a 24/7 basis.



100% KEBA

The Sparkasse Korneuburg has a “Branch of the Future”

Sparkasse Korneuburg AG from Lower Austria recently became a KEBA customer and has now opened a “Branch of the Future” in the G3 Shopping Resort in Gerasdorf. All the equipment in the branch came from KEBA and customers have four cash recyclers and two statement printers and account service terminals at their disposal.

Branch of the Future: Sparkasse Korneuburg



KEBA strengthens its Sales and Customer Solutions team in Germany



A valuable addition to Customer Solutions in Germany

On November 1, 2012, Sascha Krasser took over as the Customer Solutions Manager in Germany. He is now looking after the technical customer support of the large German banks and has thus strengthened the national Customer Solutions team.

Sascha possesses a wealth of experience in the banking sector and has already started to apply his skills to KEBA's advantage.



A new contact person in Sales

Ralf Otterbach joined the KEBA Sales team in Germany on November 1, 2012. Ralf possesses excellent specialist and branch expertise and has taken over the support of the savings banks in Baden-Württemberg and parts of Rhineland-Pfalz and Hessen from Albrecht Mutschler.

Albrecht Mutschler is to end his professional career on December 31, 2012 and enter well-earned retirement.



KePlus Innovation Meeting

Is innovation in self-service banking still possible?

In order to discuss this question, KEBA invited a select group of representatives from Austrian and German banks and savings banks to a two-day Innovation Meeting held at Schloss Neuburg am Inn in Germany.

You may recollect an article in "Im Trend" 2/2011 in which Birgit Ettinger, KEBA's senior innovation manager, reported on the company's ideas and innovations. She also issued a call to customers and partners to communicate their inputs and suggestions to KEBA with the aim of subsequently cooperating on new advances, and it was this invitation that the meeting in Neuburg again translated into action.

Indeed, with the "Point of Service of the Future" gathering, organized by Innovation Management and KePlus Product Management, KEBA once more lived up to its reputation as an innovation leader.



Together with the respected innovation expert Axel Liebetrau, the attendees determined the themes and trends in the banking field that will confront banks, equipment manufacturers and other market players in the coming years. They also considered how one could accommodate these developments through the use of advanced self-service systems.

Exciting and entertaining impulse presentations were combined with a fascinating workshop in order that the attendees could become acquainted with the practical application of innovative methods. In addition, there were lively exchanges of opinion between the colleagues from the Austrian and German bank branches.

A wealth of ideas and concepts were generated for the "Point of Service of the Future", which will certainly reappear in the creative KePlus solutions of tomorrow. KEBA can therefore answer the question as to whether innovation in self-service banking is possible with a resounding "Yes!" So stand by for surprises!



KEBA makes significant progress in the Italian market

Following last year's strengthening of the Italian team and the start of market penetration, KEBA can now point to an initial, major success.

The "Cassa Rurale di Mezzocorona", which is based in Trento (northern Italy), has installed two KEBA systems in its new main business branch. These consist of an KePlus X6 with cheque scanner, which has been built into a wall, and a KePlus K6 terminal that is currently undergoing thorough testing in the course of field trials. At present, the KePlus X6 is designed as a separate deposit and withdrawal system, but is planned for conversion to cash recycling in the first half of next year.

This will mean that with its KePlus X6 in Trento, KEBA will have installed the very first cash recycler in the whole of Italy!

With the installation of its first cash recycler, KEBA intends to repeat in Italy what it already achieved in Austria and Germany in the past. Namely, the activation of a trend towards more efficient cash processes with a closed cash cycle.



Intelligent load management – for e-mobility value added



The topic of energy management is of major significance with regard to e-mobility.

User requirements and behaviour deviate frequently from the capacity of energy networks with the result that intelligent load management is essential.

Cost-efficient concepts are required for the holistic and practical use of e-mobility and the exploitation of its advantages. These concepts must have the optimization and adjustment of maximum charging performance and the corresponding load profile as their objective, and this is precisely the goal of load management.

Load management advantages

Load management enables the smoothing of the load curve of the connected vehicle by means of peak shifts, prioritization or distribution. Capacity is thus employed in the best possible manner; costs are subjected to sustained reduction and resource consumption is optimized. The objective of load management is to reduce load peaks and thus to smooth the volume of purchased electricity.

Charging points as communication interfaces

Intelligent charging solutions are charging points, which both now and in the future will fulfil more functions than “merely” the supply of power. Against the background of load management, they will serve primarily as a communication interface between vehicles and the load management computer.

KEBA's KeContact P20 meets exactly these needs. The smart charging point allows the easy, safe and fast charging – up to ten times faster than with any standard socket. KeContact P20 is certificated for the global market and offers a range of new and convincing features such as RFID, key switches, a PLC modem and Ethernet, and is available in differing variations (Type 1, Type 2, with fixed cable).

Intelligent control system for the efficient, cost-optimized e-vehicle charging

However, the simultaneous charging of several e-vehicles may lead to charging capacity that exceeds the volume of power available. In order to avoid such cost-intensive load peaks and thereby maintain charging power, a solution is needed that furnishes protection against overloads through intelligent compensation and thus facilitates efficient, cost-optimized charging.

Within this context, KEBA's KeContact M10 represents the ideal solution. It distributes the available connected power to the vehicles undergoing charging in optimum manner. First and foremost, this prevents high load peaks and the related expenses.

Leading automotive manufacturers such as Daimler, energy supply companies like Vattenfall and retailers like Conrad already trust on KEBA whose smart charging solutions already fulfil future requirements today.

Overview of the load management system using KeContact M10 central control and KeContact P20 charging points.



Autumn event highlights

September, October and November are typically the months that see both the largest number of events and also the most important. This applies equally for KEBA and this year the Austrian automation specialist was again able to present its product and services portfolio at well-established trade fairs and exhibitions.

Klimamobility 2012

E-mobility on the march



From September 20-22, the second Klimamobility fair was held in Bolzano, Italy. KEBA's new e-mobility business area was represented with its own stand and was able to present its innovative charging infrastructure solutions to 7,200 specialist attendees.

Sparkassen-Kontakttage 2012

High-level information exchanges



On November 12 and 13, St.Pölten in Lower Austria was again the venue of a "branch meeting" of the Austrian Sparkasse banks. This gathering is also a fixed point for KEBA, as in the meantime the entire customer information and transaction terminals, as well as all of the cash recyclers of the Erste Bank and the Sparkasse banks come from Linz. Therefore, the responsible sales team was on hand in St.Pölten with its own stand and presented the KePlus product range.

KEBA has been a constant exhibitor and participant at this conference for the past fifteen years and in 2012 the event once again demonstrated its value. For although the main focus of the "Sparkassenkontakttage" is on the exchange of information and networking, it additionally provides an excellent basis for the pinpointing of future banking branch trends. The successful event was also rounded off by an interesting ancillary programme.

FI-Forum 2012

Once again KEBA was able to convince with new product lines and high availability banking technology



In recent years, the Finanz Informatik in-house exhibition has developed into a fixed point in the calendar and not just for KEBA, but also the entire German savings bank segment. This year the FI-Forum took place under the motto, "Moving in the right direction. Efficient, safe, mobile." from November 13 to 15.

The main focus of the KEBA exhibit was the new KePlus se product line with the KePlus R6se and KePlus X6se cash recyclers and the intelligent KePlus Skimming Device Detection solution. KEBA has once again used its proven technology for the KePlus se product line, as the latest ATMs already represent fourth generation machines and thus contain highly reliable technical components.

Visitors to the FI fair were also highly enthusiastic about the KePlus P6 and KePlus K6 account service terminals, even though these have been on the market since 2010. Nevertheless, banking institutes continue to be impressed by their innovative features such as the infinitely adjustable display and the external display for paper level measurement.

A good attendance at the company stand and interesting contacts with important decision-makers ensured that for KEBA the FI-Forum 2012 was once again a major success.



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