

Automated Teller Safes

Solutions for bank branches



Branches – direct contact to the customer



The traditional teller-based bank branch is still, more than anything else, a place where people meet. This requires a design that makes customers and bank staff feel comfortable and encourages face-to-face conversation. The ideal physical structure is therefore an open, barrier-free customer service zone. No more bulletproof glass, no more counters that separate bank staff from their customers. Instead, communication islands bring staff and customers together, and an efficient, customer-oriented combination of technology, service and consulting assures the optimum in both customer comfort and utilization of bank resources.

But an open design also presents several new challenges: cash holdings at the counter must be protected from unauthorized access and, at the same time, cash management processes must be improved.



Efficiency

■ Service in view

Imagine a bank. What do you see? Chances are, you don't visualize a bank's website or its latest newspaper ad. You see one of its branches – perhaps the one where you do your banking? The branch is still the most important factor in shaping the public image of a traditional bank. It is the most visible bearer of value, and despite a proliferation of delivery channels its sales potential remains enormous. Yet the future of branch banking will largely depend on whether branches can succeed in holding on to their traditional advantage – customer responsiveness – despite growing business administration requirements and rationalization efforts. Standardization, automation and centralization of processes that generate little added value are steadily gaining importance in the design of branch networks. Today's world therefore demands that banks rigorously optimize their branch concepts without losing

sight of the most important element in the branch: the customer who just walked in.

■ Branch types

No two branches are the same. These days, a variety of branch concepts is necessary to address developments in the banking market and the customer-driven needs of specific branch locations. Examples include self-service locations, mini branches, service branches and consulting centers. These different branch types are distinguished primarily by their portfolios, sales focus and staffing.

The design of a branch network must take a number of factors into account. Beyond customer needs, these factors can include legal provisions, the required portfolio of services for a location, and an economically appropriate level of investment in the branch by the bank. And the choice of a design means more than just hardware purchase decisions. That's why Wincor Nixdorf

offers end-to-end solutions that are tailored to each branch type and contain all the elements required: optimally harmonized hardware, software and strategy consulting.

■ One-stop expertise

Wincor Nixdorf's many years in the banking sector and its extensive market know-how are the basis for a comprehensive, scalable solutions portfolio that helps banks choose and deploy specific solutions for their individual branch situations. The goals of cost-cutting, process optimization and improved customer service require not just bank employees who can focus their energy on customers, but also powerful hardware and optimized processes with IT support. And above all, the harmonized integration of all the bank's objectives and the seamless interaction of the individual are vital in order to secure the traditional bank branch as a delivery channel of the future.

Automated teller safe models at a glance



Innovation

■ The way to perfect service

Banks face increasing market expectations as regards both the quality of their service and consulting and the security of bank procedures for customers and employees. The design of bank branches should clearly underscore the importance of service and consulting, and technological advancements in counter security make it possible for Wincor Nixdorf to offer an "open service" concept. The customer service zone is designed as an open, flowing space without structural boundaries between customers and the bank employee. This produces a pleasant atmosphere that enhances communication and results in more personal customer service.

Wincor Nixdorf has developed a portfolio of state-of-the-art teller safes that offer optimal counter security for any type of branch – even those with no bulletproof glass. Cash transactions and consulting can be handled at the same terminal, assuring both high-

quality consulting and the optimization of bank resources.

■ ProCash 5000 mini

ProCash 5000 mini from Wincor Nixdorf is an automated teller safe with minimum dimensions. With two or three dispenser modules, ProCash 5000 mini dispenses up to three different banknote types. The capacity of approximately 2500 banknotes per cassette completely covers the transaction volume of a standard branch.

■ ProCash BBA Under Counter

ProCash BBA UC can be integrated below the counter or table top, so that only the cash output slot and controls are visible and thus accessible to the teller. ProCash BBA UC holds four to five banknote cassettes, located in a strongbox or safe compliant with CEN/VdS III or UL 291 Level 1. Banknotes can also be stored in these two safe types outside business hours.

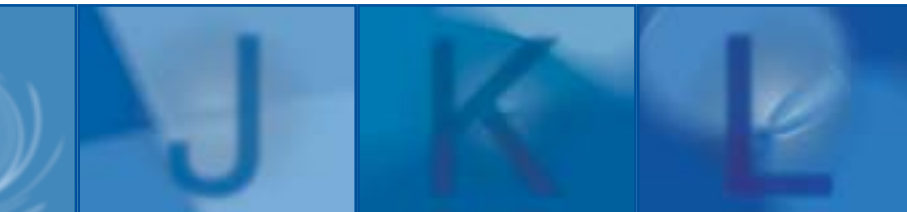
■ ProCash 5000

This counter model is designed for installation in locations that require easy replenishment plus a minimum footprint and maintenance area. Unlike the under counter model, the dispenser does not have to be pulled out of the safe when the four to six cassettes are replenished.

In a multi-user configuration, illuminated arrows and a numeric display at the cash output guarantee that the transactions are assigned correctly to individual tellers. All the functions for a direct link to the police emergency service are integrated, dispensing with the need for external connection units.

■ ProCash 6000

With its closed cash cycle, ProCash 6000 makes cash deposits available again immediately for withdrawals. A cash authentication function assures that the system returns to the cashier any banknotes that should not enter the cash cycle (unfit or counterfeit notes).



This teller safe has four drum modules with a capacity of up to 700 notes each. If cash dispensing transactions dominate, or there are major fluctuations during the day, ProCash 6000 can access another two or optionally four drum modules, each with 400 notes. Another point in favor of the ProCash 6000 is its small footprint.

■ ProCash 6100

Designed for installation below the counter, ProCash 6100 also offers secure cash-in and cash-out transactions in open-design customer service zones. The recycling system operates with six or eight drum modules. Equipped with a safe that complies with CEN/VdS III or UL 291 Level 1, cash holdings can also be stored outside banking hours.

■ Flexible network integration

The automated teller safes in the ProCash family come with an integrated control computer. Different interface

cards can be used to incorporate the devices into various system worlds. Emulations and an optional standalone function round out the installation scenarios for the ProCash family.

■ ProAKT

The ProAKT software platform provides support for the use, configuration and administration of automated teller safes in the front office. ProAKT also makes it possible for devices to be integrated in a network. ProAKT can be used to operate both conventional systems and those that recycle, such as the ProCash 6100.

■ daNCe

Optimization of branch configurations increasingly calls for a state-of-the-art, network-centric architecture to handle banking business and control existing and future special peripheral equipment. The ideal solution for the front office is the Java-based platform daNCe®, which greatly simplifies de-

vice administration, installation and configuration. In doing so, daNCe reduces not only provisioning but also operating costs.

Experience meets Vision



Open service

Performance

Recycling

■ End-to-end solutions for the branch

The potential for boosting branch productivity and earnings has clearly not been exhausted. This applies above all to cash management and its many steps: placing orders with cash-in-transit companies, replenishment, checking fill levels, post-processing of deposits, etc. The cash provisioning and removal process presents banks with a major challenge but, at the same time, also offers huge savings potential. Formerly labor-intensive tasks that generate high administration costs can be streamlined or eliminated through efficient processes that meet customer needs while cutting costs.

Wincor Nixdorf supports the automation of cash processes with a portfolio for software-optimized analysis, concept design, implementation and resources management.

■ ProCash/Optima

When a bank invests in new systems, it looks for automation that provides

optimal support for the bank's individual branch concept. Wincor Nixdorf's ProCash/ Optima consulting tool assures that this actually happens. It uses concrete transaction figures to calculate the optimum combination and configuration of cash systems in each branch. ProCash/Optima supplies various cash system configuration options that are tailored to the needs of a specific branch structure and its individual branches.

■ ProCash/Analyzer

Finally, ProCash/Analyzer can be used to calculate optimal replenishment levels and intervals for all cash points. Banks use this cash management tool to drastically reduce their cash-in-transit costs, interest due on cash holdings and follow-up processing costs.

■ Listening in on the future

Greater use of self-service frees up branch staff for an individual consulting service. Self-service systems are used

as the anytime alternative for basic, self-explanatory transactions.

The ProCash/FOnet solution shifts cash handling completely onto self-service machines and thus dispenses with the need for traditional cash holdings at the counter. The customer also plays a role in the cash transaction, using the magnetic card produced specifically for him. ProCash/ FOnet shows impressively how self-service machines can be fully integrated in front-office operations.



Security



■ **High-tech for first-class service**

Customers from all over the world choose Wincor Nixdorf as a reliable partner and already have the company's innovative products installed in their branch networks. Yet despite this world-class customer base and more than 25 years of experience, Wincor Nixdorf is not resting on its laurels: the company continues to make investments in research and development. After all, when you stand still, you lose your leading edge.

Wincor Nixdorf – your solution partner in the front-office and self-service sectors.



ATS features at a glance

ProCash 5000 mini



ProCash BBA Under Counter



		ProCash 5000 mini	ProCash BBA Under Counter	
Installation	Counter			
	Under counter	■	■	
	Rearload			
Security	Business hours (3 mm strongbox)	■	■	
	UL291 Level 1/VdS	■	■	
	CEN III/VdS		■	
	Mounting for intruder alarm system	■	■	
	KM48 functionality integrated	■	■	
Safe locking system	Keylock	■	■	
	Mechanical locks	optional	■	
	Electronic locks	■	■	
	Motorized latch		■	
System control	Controller			
	Standard PC	■	■	
Operating panel	Numeric display - teller	■	■	
	LED support - teller	■	■	
User indicators	Operator display			
	Physical separation			
	System status			
System status	External system status LED	■		
	External display			
	Internal SOP	optional	■	
Recycling functionality				
Dispenser technology	Dispenser			
	2 cash-out cassettes each holding 2,500 notes	■		
	3 cash-out cassettes each holding 2,500 notes	■		
	4 cash-out cassettes each holding 2,500 notes		■	
	5 cash-out cassettes each holding 2,500 notes		■	
	6 cash-out cassettes each holding 2,500 notes			
	Drum modules			
	6 drum modules with up to 400 notes			
	up to 700 notes			
	8 drum modules with up to 400 notes			
	up to 700 notes			
	Bundle output	■	■	
	Manual single reject			
	Deposit technology	Drum modules		
		6 drum modules		
8 drum modules				
Reject cassette	Manual reject to open reject compartment			
	2 trays, 170 mm stack height	■	■	
Manual deposit unit	2x1 deposit slot	■		
	2x3 deposit slots		■	
	2x6 deposit slots		■	
Locking system for manual deposit	Dual keylock	■	■	
	Mechanical locks	optional		
	Electronic locks		■	
Communication	V.24	■	■	
	RJ45 (LAN)	■	■	
Add-on functions	Unit-blocking functionality	■		
	Standalone operations possible	■	■	



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