

Front Office/TOP

State-of-the-art, network-centric solution
for front-office operations



- With Front Office/TOP, Wincor Nixdorf has developed a teller solution in response to the banking industry's demand for cost-optimized standardization, recentralization, network-centric architecture, and operating system and platform independence.

More efficiency, more flexibility, better

Front Office/TOP demonstrates that day-to-day branch operations offer greater potential: optimizing business processes will ultimately improve the consulting and customer services offered in the branch.



Banks now face a situation in which they need – more than ever before – to streamline their cost bases, boost sales and improve the quality of their service. These changes all focus on the branch, which is currently experiencing a renaissance as a delivery channel.

The introduction of new, sales-oriented branch concepts underlines a specific focus on customers, who – despite the increasing acceptance of online banking and other delivery channels – still

consider access to a bricks-and-mortar bank and personal advice in the branch to be critical service factors.

But now that they've regained their strategic importance, bank branches need cost-efficient IT infrastructures that enable them to react appropriately and quickly to changing market needs. Mergers, acquisitions, reorganization and product portfolio optimization, for example, keep business processes in a permanent state of flux. Most of the existing IT systems and applications are no longer capable of handling these scenarios.

Today's IT is moving toward solutions based on Java™, which enable financial institutions to **cut development times for new functions and business processes** (time to market), **reduce their operating costs** (total cost of ownership) and achieve **strategic flexibility** (multi-institution support).



dynamics!

Mid/end of the 90s	Today	Future ...
branch automation	branch renewal	branch redesign
<ul style="list-style-type: none">▶ Rich clients push out 'dumb' terminals▶ Optimization of teller processes▶ Centralization of back-office processes	<ul style="list-style-type: none">▶ Migration of OS/2 teller applications to Windows or Linux-based applications▶ Rationalization of teller processes	<ul style="list-style-type: none">▶ Teller station becomes a consultant terminal with teller functionality▶ Thin clients

Development and trends in branch teller operations

With **Front Office/TOP**, Wincor Nixdorf has developed an application for teller operations based on industry standards (J2EE, J/XFS) and oriented to the needs of retail banks.

Front Office/TOP is a network-centric application that has been developed as a standard product.

Front Office/TOP features

- + Handling of all cash and account-related transactions
- + Integration of assisted self-service
- + Utilization of front-office peripherals via J/XFS
- + Biometric transaction security
- + Teller code release (dual control principle) in the branch network
- + Multilanguage and multi-institution support
- + Integration in heterogeneous branch architectures
- + Use of industry standards
- + Multivendor capability
- + Future security and investment protection
- + Support for fat and thin clients



FrontOffice

The new standard in teller operations –

One of the measures of a competitive bank is a high degree of flexibility, something that is built into Front Office/TOP.

What are the characteristics of an IT infrastructure that needs to handle highly complex bank branch operations? What measures make economic sense when implementing a market presence, customer centricity and customer loyalty, all of which are primarily generated through branches?

In this respect, the problem financial institutions face is that traditionally their application platforms have not been coordinated; instead, they have emerged over the years as a result of individual changes to traditional banking systems.

The existing platform usually does not harmonize.

Insufficient flexibility and agility of outdated individual solutions generate costs and paralyze business processes. The time needed to respond to new products is too long, and adjustments or implementation of new business processes and functionalities can become a costly business.

Using standards in software development makes decisions easier.

Software development for financial institutions is a highly complex business. It affects services, financial products and functions that must be implemented – always with a focus on future developments – and even the control of peripherals. This complexity leads to a situation in which deploying single solutions is becoming an increasingly unviable prospect.

The competitiveness that “functioned” over decades is now under pressure from overly high operating and maintenance costs and a lack of system integration.

By using standards, Front Office/TOP can greatly reduce this cost pressure, for example with software that is exclusively maintained and further developed by the software vendor.

Decision parameters for IT managers:

Functionality

- Ongoing application adjustments to customer and market requirements as well as current legislation
- Flexible, platform-independent standard software
- Implementation of synergies (legal and functional multi-institution support)

Operation

- Scalability
- Operating system independence
- Professional service

Flexibility

- Extensive administration functions for institute-specific adjustments
- Internationalization
- Multilingual support

Long service life

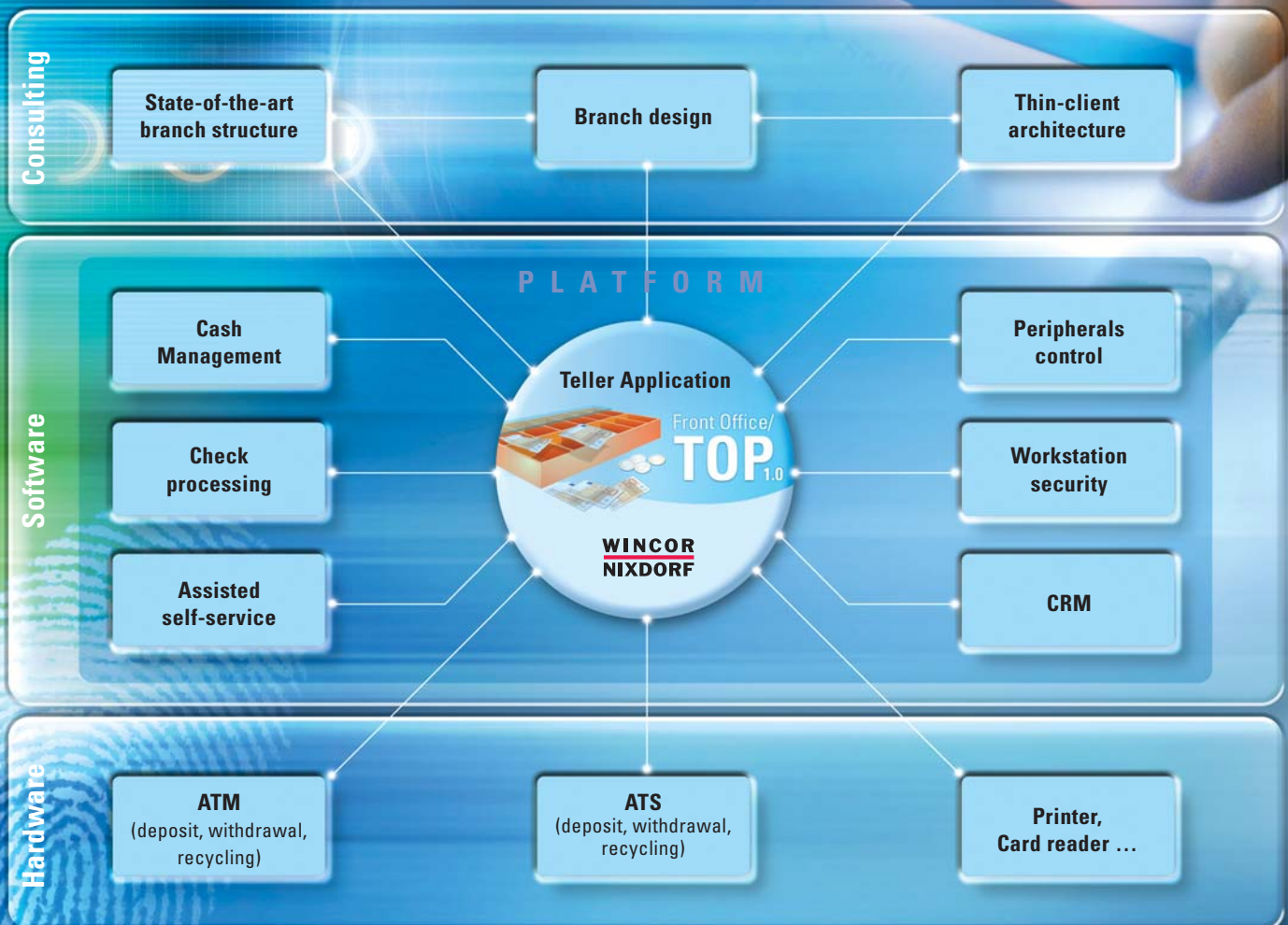
- Investment protection and long-term provider stability

good for business.



Banking software developments are an area in which Wincor Nixdorf is using its long years of experience to ensure business success for financial institutions.

Our product and services portfolio, which includes hardware, software and consulting services, demonstrates the central position occupied by the teller application in any branch, and the potential for systematic integration of services and products in branch processes.



Always up to date! Let the future start

Front Office/TOP makes your portfolio more comprehensive – and, at the same time, more efficient at lower cost! Some of the highlights:



Our objective is to provide financial institutions with state-of-the-art tools that will enable them to optimize their operational cost bases. Front Office/TOP is the best way of harmonizing business process automation in bank branches. It focuses on convenience, strategic flexibility, cost efficiency and security:

- **Transactions** that need authorization **according to the dual control principle** can be released for execution by an authorized employee via an e-mail function. This increases convenience and the speed at which such transactions can be handled. They can also be released during a consulting session (via password or fingerprint, if biometric authentication is used).

- Front Office/TOP offers **multi-language** and **multi-organization** support, and can therefore be deployed for several financial institutions. This supports financial institutions' strategic focus against a background of increasing mergers and acquisitions.

- The Java-based Front Office/TOP solution **is based on industry standards** (e.g. J2EE, J/XFS, Java Web Start, Jini). This guarantees the solution's **multivendor capability** and also **protects the investments** already made.

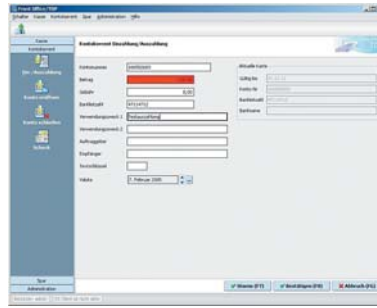
- **Integrating assisted self-service** brings flexibility into cash transaction handling. Cash withdrawals and deposits can be executed either via the automated teller safe (ATS) or on self-service systems (ATM's).

- Front Office/TOP supports **biometric authentication** based on fingerprints, and therefore enables operator authorization, e.g. at login or for the dual con-

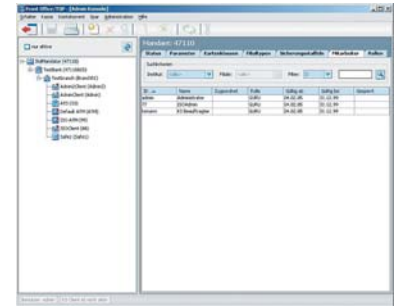
trol process via a fingerprint check (using a mouse with fingerprint sensor) during transaction release.

- With **support for both fat and thin clients**, Front Office/TOP can be integrated flexibly in different branch architectures.

now.



Front Office/TOP: Example of a withdrawal from a checking account



Front Office/TOP: Administration console



Transactions

- Deposit
- Withdrawal
- Credit transfer
- Payment
- Money changing

Device control

- Journal/passbook printer
- Magnetic card reader
- ATM
- Automated teller safe

Electronic journal

- Tracking of all transactions
- Reconciliation and deletion
- Retrieval
- Archiving

Administration functions

- Role concepts
- Money laundering law
- Teller code release (dual control principle)
- Form definitions
- Peripherals administration
- Peripherals statuses
- Offline transactions
- Signature validation
- CRM connectivity – personalized customer address

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