

ProCash/FOnet

Assisted self-service for
teller-based deposits and withdrawals
on automated teller machines





PROCASH/FONET – Front Office network – is an easy-to-integrate banking software solution. It offers a low-cost alternative for banks seeking to migrate their cash transactions to self-service machines. The advantage: customers continue to benefit from staff assistance.

The use of self-service devices – even for teller-based transactions – therefore offers both great savings potential and expanded consulting opportunities.

■ The positive side of change

Efficient and secure bank branch operations are one of the key prerequisites for the exchange of goods and services in regional, national and international markets, no matter how greatly national structures may vary. From the point of view of financial services providers, however, a branch network with full national coverage usually operates at a loss. For this reason, the branch has become a critical cost factor as a delivery channel for financial institutions.

But there is a positive side, even in this seemingly grim situation: if banks take this opportunity to deploy intelligent, innovative solutions, they can be sure of gaining a vital competitive edge. This is because market presence, customer proximity and customer loyalty are all vital success factors for banks – and this is precisely where local branches are irreplaceable. Thus, what might have been a problem has emerged as a new opportunity to create concepts and approaches



ProCash/FOnet allows banks to process front-office transactions on self-service systems. Around the world. At any branch.

for restructuring branch networks to cut costs and boost efficiency.

A recurrent aspect in all new branch concepts is the increasing migration of routine activities to self-service, because this move frees up resources: the bank staff has more time for intensified customer contact, active selling and consulting. At the same time, shifting costly standard manual transactions to self-service saves money.

■ Exploiting savings potential and expanding consulting service

When we consider the goal of increased efficiency in cash handling in the branch, practical restrictions emerge. As a rule, it is not possible to migrate all deposits and withdrawals completely to self-service from one day to the next. Apart from the need to offer customers a gentle transition to self-service systems, most branches have some cash transactions that are not (yet) self-service capable. These could include cash withdrawals that require a specific denomination mix, or amounts

that exceed the self-service limit and can traditionally only be dispensed manually. In some countries, cash transactions with a bound passbook are not self-service capable. And there are always special cases such as cash withdrawals without a bank card (for instance if mislaid by the customer) or linked transactions that must be performed manually.

With ProCash/FOnet, these transactions can be handled by a bank teller while self-service systems are used for cash withdrawals and deposits. In an assisted self-service process, ProCash/FOnet supports the migration of manual cash transactions to self-service while maintaining a constant level of customer service. ProCash/FOnet also makes it possible to operate mini branches at an acceptable level of cost.

■ ProCash/FOnet is easily integrated in existing solutions

The ProCash/FOnet solution concept demonstrates impressively that self-service machines can be fully integrated in front-office operations with only minimal changes needed to the existing environment. It is especially important to note that the current front-office application can still be used for all transactions and that existing processes are retained. In combination with innovative ProCash/FOnet software, these transactions are handled on self-service systems. This gives the bank branch a significant opportunity – now and in the future – to remain competitive in its operations.

Better customer service, better bottom line



AND HERE'S HOW:

All postings are made on the teller terminal, where the bank staff initiates each transaction.

Cash is withdrawn or deposited directly on the automated teller machine, which is also used for self-service transactions. This means more service at less expense.

■ ProCash/FOnet: the market is ready

The strong pressure of competition is forcing banks to look for ways to increase their savings potential, above all in their branch structures. The cost base in this delivery channel is largely determined by personnel figures and hardware investments. The latter is a major concern, especially for small branches: the parallel deployment of typical counter peripherals used in teller-based transactions – automated teller safes are a good example here – plus self-service devices for use outside opening hours is hardly an economic viability for branches with low transaction volumes. This is where ProCash/FOnet can help.

Savings factor 1: Deploying ProCash/FOnet means that branches can do without traditional counters, teller booths and automated teller safes.

Savings factor 2: ProCash/FOnet enables self-service systems to handle the branch's front-office transactions.

Savings factor 3: Customers continue to receive the professional consulting and care they are used to.



■ **In detail: the staff initiates a transaction ...**

All transactions are initially posted in the front-office application. This means that all of a bank's current transaction types can be processed with ProCash/FOnet. The front-office terminal is equipped with an additional magnetic card reader (ID card unit), which is used to read the customer's bank card at every transaction. ProCash/FOnet then logically assigns the customer card to a transaction (the card's contents are not changed during the read process). At branches where more than one employee is permanently present, the cash transaction can also be initiated with a dispensing white card. The bank card or white card is used solely for subsequent customer identification when the cash is dispensed on the automated teller machine.

■ **... and the self-service system takes over**

The customer inserts a magnetic card (bank card, credit card, white card) in the

automated teller machine. It is not necessary to key in a PIN, since the bank employee has already authorized the transaction. In the background, the FOnet/Transaction Manager checks for pending cash-out transactions and forwards this data to the automated teller machine (see graphic above).

Once the cash has been dispensed, a response is sent to the FOnet/Transaction Manager, which marks the cash-out transaction as complete and, if necessary, makes it available to an accounting system for further processing.

■ **Other application areas**

Use of the end-to-end ProCash/FOnet solution is not restricted to financial services providers. Cash-in and cash-out transactions for industrial enterprises and public or social agencies can also be automated with ProCash/FOnet. For example, company travel expenses and advance salary payments can be dispensed to employees on self-service systems.

■ **Overview of ProCash/FOnet benefits**

- No need for the traditional counter, teller booth, or automated teller safe in the branch
- No banknotes at the teller workstation
- Better service focus: the staff is relieved of routine work and can focus on customer consulting
- All cash transactions are processed on self-service systems
- Marked rise in the volume of self-service transactions
- All transaction types can be handled with teller assistance:
 - without a bank card using a white card
 - with specific denominations as required
 - larger amounts
 - mixed notes and coins, etc.
- Solution is easily integrated in an existing process landscape
- Additional use of the existing self-service infrastructure for front-office functionality



TO GUARANTEE SAFETY for bank staff and protect cash holdings in the branch from unauthorized access, Wincor Nixdorf has integrated an innovative security concept in its ProCash/FOnet solution.

Part of this concept involves the use of biometric identification: bank staff use state-of-the-art security media such as fingerprint mice.

■ **Safe and secure**

Safe, reliable cash transactions are the "oil" in the "gears" of highly complex banking environments. Safety and reliability have always been basic prerequisites for business processes at financial institutions, and they must naturally also be ensured for individual branches. And the reduced staff presence at small and mid-sized branches makes greater demands on bank security.

■ **Minimizing the risk of hold-ups**

ProCash/FOnet can help make branches safer: the cash holdings stored in self-service machines are not visible and therefore diminish the branch's "attraction" as the target for robberies. On top of this, limit checks and time delays can be set for individual branch types to minimize the amounts that are obtainable within a short space of time. The concealed alarm trigger is another feature that reduces the risk of criminal access to cash and therefore protects bank staff.

Biometric identification in assisted self-service gives small to medium-sized branches greater flexibility



■ Protection for each transaction

A bank branch staffed with only one employee who has access to major cash holdings would be highly attractive to any criminal. Single employees in mini branches should therefore never be able to access the branch's banknote inventory; this measure ensures that they cannot be put under duress during a robbery. In mini branches, ProCash/FOnet only authorizes cash-out transactions that bank customers initiate with their own bank cards. It is not possible to carry out a transaction with a white card available to the bank employee. This means that the bank employee cannot independently activate any assisted dispensing transactions on the self-service system.

Small and mid-sized branches have between one and several employees working in the service zone. By integrating biometric identification systems in its transaction processes, ProCash/FOnet assures both maximum functionality and the security that is vital. Bank staff are

identified through a fingerprint mouse. An integrated function for assisted self-service ensures that two members of staff are actually present in the service zone whenever a security-relevant white card transaction takes place: both are identified via their fingerprints.

■ Important security aspects in ProCash/FOnet

- Reduced risk of robbery
 - Staggered and delayed output of large amounts
 - Differentiated limit check
 - Biometric protection
- Protection against manipulation by employees
- Complete cash holdings are stored on self-service systems
- Concealed alarm trigger
- Individual security level can be set for each branch type

■ Wincor Nixdorf – the professional partner at your side

Wincor Nixdorf is one of the world's leading providers of IT solutions for banks and retail enterprises – a success that can be attributed to its best-in-class products and solutions, its rigorous customer orientation and the strength of its preferred partnerships.

To meet maximum quality requirements, Wincor Nixdorf uses detailed quality assurance standards that are applied during solution development and maintenance and form the basis for the entire software development process.

Products and solutions for self-service and the front office are among Wincor Nixdorf's core areas of expertise. As one of these products, ProCash/FOnet has been deployed successfully at financial institutions for many years now, and we'd be happy to show you how it can make a difference at your bank. Take advantage of Wincor Nixdorf's know-how and experience: we can help you turn branch banking into an economic success.

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