

WIN@Branch[®]

A single source to meet bank branch requirements.

WINCOR
NIXDORF
EXPERIENCE MEETS VISION.



WE PROVIDE LIFECYCLE SERVICES FOR YOUR BRANCH

The banking landscape is in a state of flux as the pressure of international competition intensifies. Today, financial institutions are facing new challenges.

Growing complexity

Increasingly, the international finance market is dominated by financial services providers operating on a global scale, with financial institutions merging and non banks invading what used to be traditional banking business scenarios. However, it's not just growing internationalization and structure changes that create a concrete need for action. Direct banks are opting for new business models, choosing to specialize in cutting-edge electronic delivery channels such as the Internet, telephone and mobile banking. This puts greater cost-cutting pressure on established institutions that operate large branch networks.

A clear edge with customer centricity

On top of this, the needs of customers are also changing: not only are they better informed, they also expect product expertise and excellent service quality in all their financial transactions. This means that the bank branch will continue to be the main point of contact for banking customers. And, when it comes to optimal market positioning, what banks need are new flexible concepts that will guarantee efficient and productive branch operations.

Full-service from Wincor Nixdorf

"WIN@Branch®" is Wincor Nixdorf's response to the issues facing the banking sector. This end-to-end portfolio provides all the services needed to support the entire life-cycle of a modern branch. Whether a bank requires support in order to open new branches, in day-to-day operations or with modernization of existing branches – Wincor Nixdorf builds on its in-depth knowledge of the industry to put together solutions that are tailored to each phase of a project. To meet the needs of these different phases, we have bundled the solutions in our **Branch Opening, Branch Operation** and **Branch Renewal** offerings. They focus on process optimization, branch design and security, IT infrastructure and operation as well as support for your sales activities.



WE HELP YOUR BUSINESS GROW

Wincor Nixdorf does the groundwork for banks faced with the complex task of expanding their branch networks: we offer a Branch Opening solution for market entry that is fast and smooth.

A perfect start

With its well-planned BRANCH OPENING service, Wincor Nixdorf cuts lead times as well as costs, offering you comprehensive support right from the start. We provide you with in depth advice regarding the development of efficient business processes, construction planning for your branch, and its technical equipment. Once defined, these can serve as the basis for other new branches in future.

Cutting-edge branch concepts

First, our specialists work with you to define optimal workflows, covering marketing and sales as well as trouble-free service. We also take care of the support processes that safeguard operations in your branch, for example cash flows. Once all the processes have been defined, the chosen designers and architects draw up a branch concept that is tailored closely to these needs and based on your bank's corporate design, including workflows, ergonomics and foot traffic patterns. Carefully planned details – such as the option of changing or removing branch furnishings, mobile self-service zones, and glass elements – give you the room you need for change in your day-to-day banking business.

Innovative information technology

The backbone of all branch business processes is a state-of-the-art information and telecommunications infrastructure. As a full-service provider, we not only show you which of our offers – comprising hardware, software and services – is a perfect fit for your day-to-day business but also supply the components from a single source. We can also provide assistance with sophisticated concepts for the front and back office as well as the self-service zone.

One aspect is at the forefront of all our considerations: whether we are looking at IT, at processes or at employees and customers, security is always a key concern. Wincor Nixdorf project and rollout management staff implements the concepts we develop with you, and puts them into operation. Sales training for your bank's sales staff rounds out our BRANCH OPENING offer.

BRANCH OPENING

- Consulting on optimal business processes
- Development of state-of-the-art branch concepts
- Flexibility thanks to modular furnishing components
- Process support with use of innovative technologies
- Bank-specific hardware, software, and service from a single source
- Efficient sales strategies

WE KEEP YOUR BUSINESS CLOSE TO THE WIND

If bank branches are to operate efficiently, they need flawless technology. Wincor Nixdorf takes care of this day in, day out with its **BRANCH OPERATION** service – lower costs and security included.

A perfect fit – the operations concept

In the field of business operations, Wincor Nixdorf takes the burden off your shoulders and guarantees that your entire branch infrastructure operates perfectly. The BRANCH OPERATION portfolio comprises a broad array of hardware, software and services. We consult with you to design an operations concept that is tailored to your specific needs.

Efficient branch management

Our banking sector experts assume responsibility for monitoring and operating your entire information and communications technology installations, covering workstations, servers and networks as well as the self-service systems. Our proactive services enable us not only to optimize your IT processes and promptly integrate new functions in the software but also to guarantee maximum system availability – 24 hours a day, 365 days a year. Likewise, our staff offers a 24/7 service at service desks around the world. They handle service orders, requests and events, as well as providing users with individual support during the entire process up until the moment when a service is provided.

Always up to date

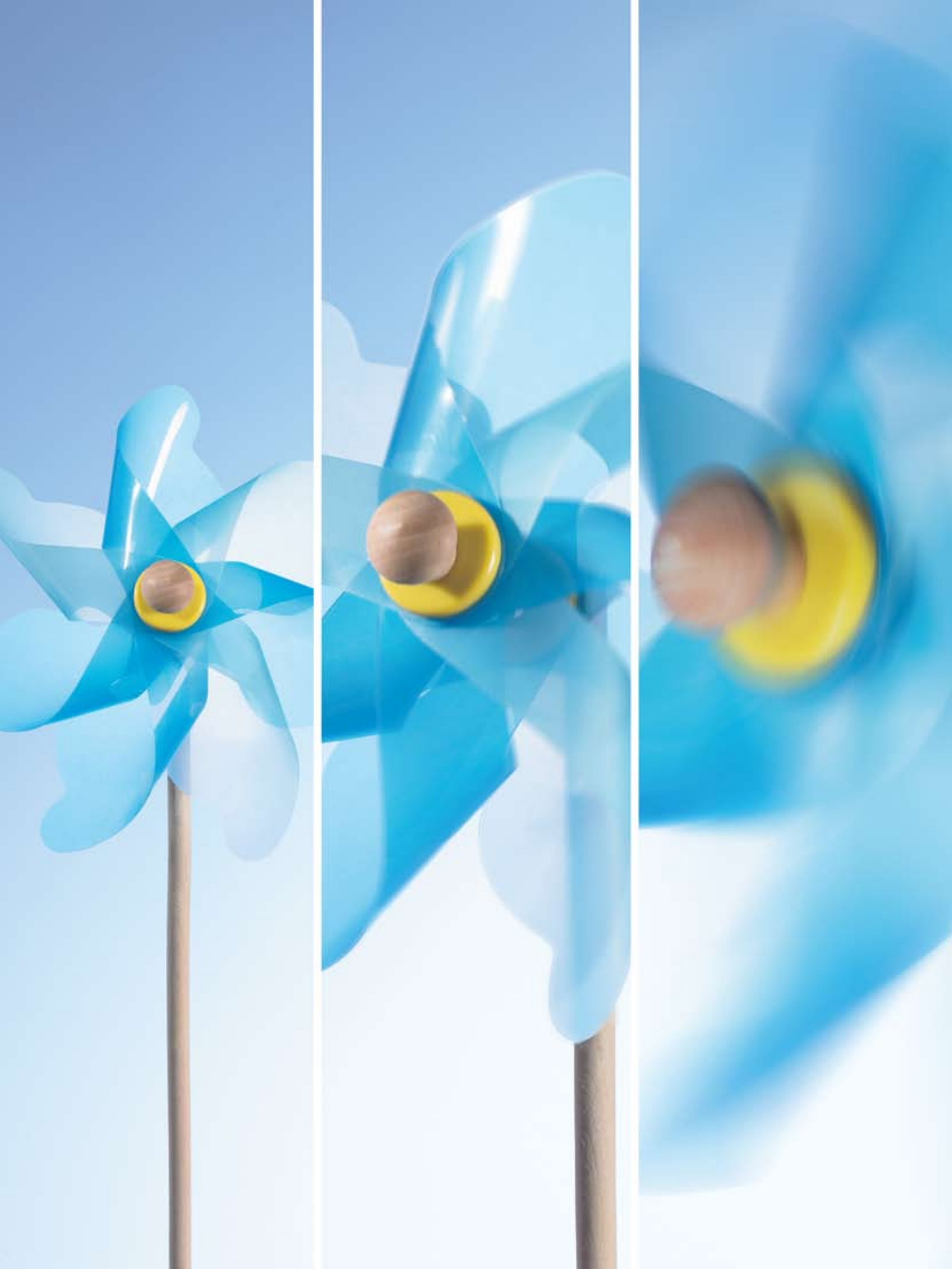
Standardized reports deliver monthly information on the availability of your IT infrastructure. Thanks to our asset and inventory management, we keep your hardware and software state-of-the-art. Precisely defined criteria make it possible to replace outdated components automatically. This way, you always benefit from the latest product developments.

Security on every front

As a full-service provider, Wincor Nixdorf rounds out its portfolio with a full array of security technology for the branch. We protect bank machines, prevent unauthorized access to computers and networks, and establish secure connections for cash deposit and withdrawal processes. Building security is another area in which you stand to gain from our security know-how. All in all, central management of your IT infrastructure and the intelligent automation of service and operational processes based on the Wincor Nixdorf eServices Platform® translate into service quality you can rely on and the opportunity for major cost savings.

BRANCH OPERATION

- Central management of information/communications technology (ICT) and service engineers
- Efficient use of the ICT infrastructure through optimized product lifecycle management
- Reduction in operating costs thanks to standardized service processes
- High availability thanks to 24/7 remote monitoring
- Optimal security





JOIN US IN OPTING FOR CHANGE

Every bank branch reaches a phase in which it needs to address the issue of modernization. **BRANCH RENEWAL** from Wincor Nixdorf offers you attractive prospects for your new start.

One-stop renewal

After many years in operation, bank branches often lag behind the latest market and customer requirements. As your expert partner, Wincor Nixdorf provides a BRANCH RENEWAL service for banks needing to renew an entire branch quickly and at a reasonable cost. We customize branch concepts, design a modern look and feel, install innovative technologies and work on efficient delivery strategies.

In-depth current analysis

During branch renewal, banks stand to benefit from the same broad array of services that we provide for Branch Opening. During the third phase of branch lifecycles, however, we focus on creating a detailed analysis of the current situation in your branch. Wincor Nixdorf reviews existing business processes, plus your current IT infrastructure and branch design. These evaluations and results then serve as the basis for designing your branch's renewal concept. During this process, we make sure that the old and new solutions and technologies are all compatible and interact smoothly.

Tool-based consulting

It is important to us that we provide optimal planning security. Our experienced consultants therefore use special tools during their consulting sessions. This applies to calculations on total cost of ownership in order to optimize and reduce IT costs as well as to the selection of optimal equipment and the number of consultant stations. We simulate the impact that the planned changes will have prior to renovation so that you will be able to increase branch profitability as soon as possible.

BRANCH RENEWAL

- Sustainable branch concepts, oriented to bank customers' needs
- Lower costs thanks to optimized processes
- Planning security with tool-based analyses
- Tried and tested TCO methodology to evaluate alternative IT architectures
- Activation and efficient design of sales
- Integration of different delivery channels

WE HAVE THE BUILDING BLOCKS FOR YOUR SUCCESS.

As a full-service provider, Wincor Nixdorf supports you during your branch's entire lifecycle. You focus on your core business, we do the rest!

End-to-end support

You need a branch opening, branch operation or branch renewal service? In Wincor Nixdorf you gain a skilled partner with longstanding experience in the banking sector, a partner familiar with all phases of the branch lifecycle. As a full-service provider, we analyze and optimize your branch design, IT infrastructure and business processes. We handle the complete project management and assume responsibility for operating your entire information and communications technology.

All services from a single source

Wincor Nixdorf is your expert contact for all types of branch services. This starts with branch design and innovative space concepts, and includes consulting on design and furnishings. When we collaborate with specialists in this field, we choose our partners carefully, and assume responsibility for project coordination and controlling. Facility management for bank buildings is also part of our broad range of services. And, last but not least, with WIN@Branch® we are committed to reinforcing your sales activities.

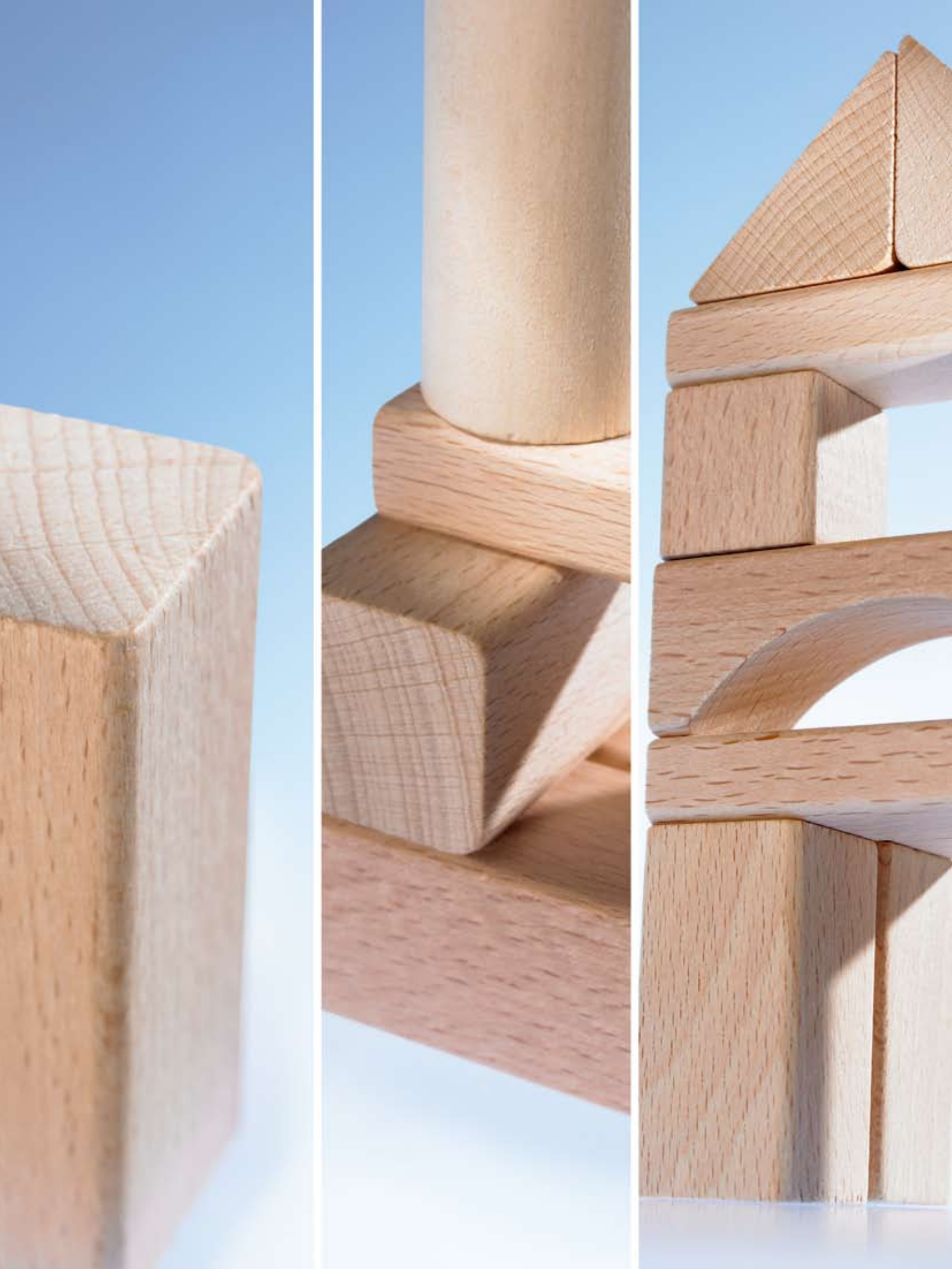
We provide training and courses that equip your staff to meet current market requirements.

Individual packages

We offer you a complete array of services during the entire lifecycle of your branch. A range of individual components and packages allows you to find exactly what you need. Simply choose the precise modules that you require. Together with you, we will develop flexible and sustainable concepts that help you equip your branch optimally to meet future requirements.

AT A GLANCE

- Solid know-how for each phase of the branch lifecycle
- Single point of contact, from analysis to design and rollout and all the way to operations
- Complete project management
- Careful partner selection and coordination



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