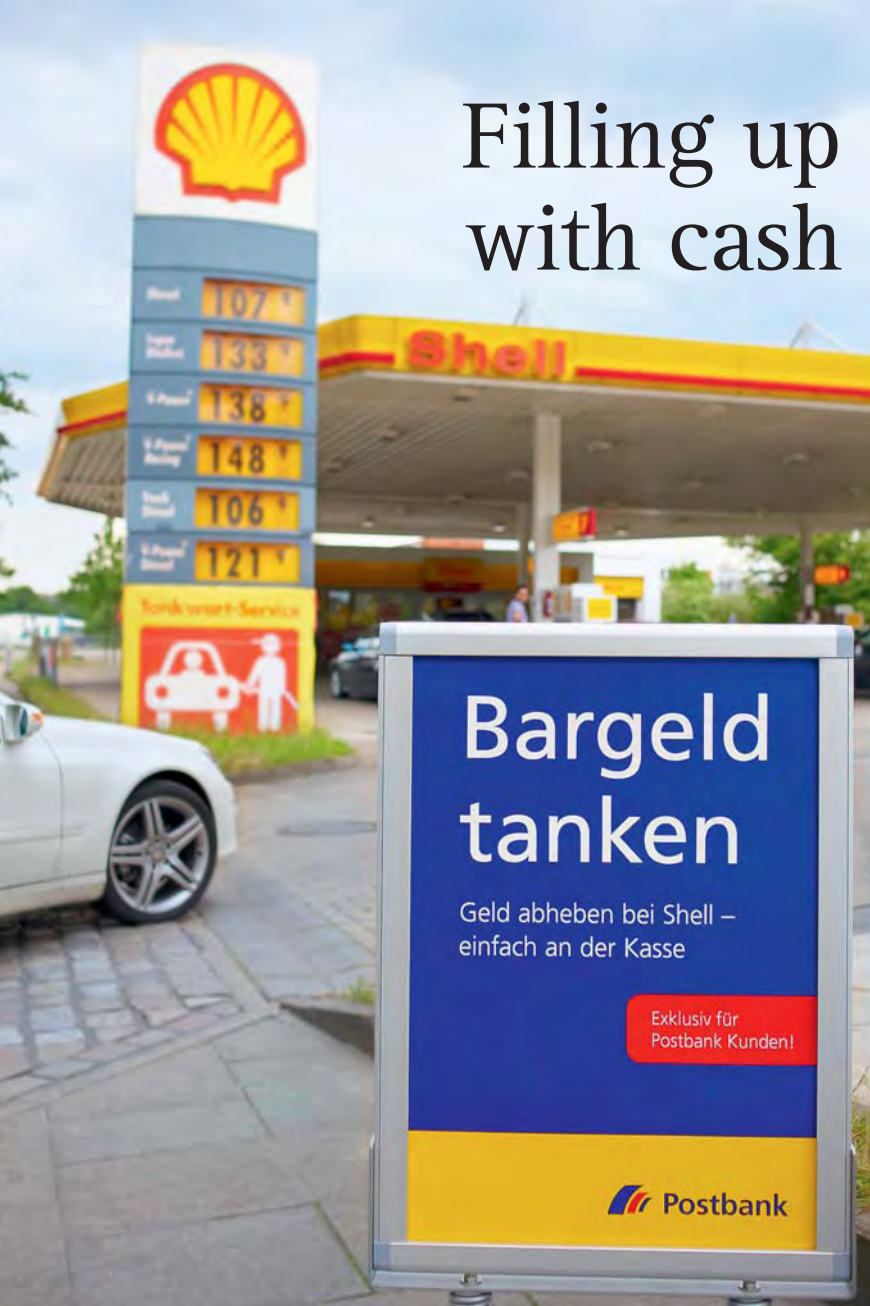


Filling up with cash



Fuel in the tank, money in the wallet: By the end of the year, consumers will be able to fetch cash easily and, above all, securely at 1,300 Shell service stations in Germany.

Shell Deutschland, Postbank and Wincor Nixdorf have embarked on a groundbreaking project to provide cash to consumers via a nationwide network of service stations equipped with new cash management technology. The partners have collaborated in developing a highly secure and automated scheme for cash payments and cash dispensing per EC debit card at the stations.

Under the combined scheme, cash paid into the system goes directly into a safe from where it can be taken to provide cash to customers using their debit cards and PIN. The

service will be initially available to the some 7.5 million Postbank cardholders but, in a second step, will be extended to customers from other banks.

The solution is powered by Wincor Nixdorf's Integrated Cash Management (ICM) system, a package of various modules that enables an automated deposit and withdrawal of banknotes and coins. Fuel, merchandise and car wash payments in stations are handled by the iCash 50 module, which is located on the service station attendant's side of the checkout counter. When customers pay in cash, at-

tendants take the banknotes but instead of placing them in the cash register, they load them directly into the iCash 50. The module stores cash in a closed system, which, in turn, supplies cash for change and withdrawals.

The terminal can be expanded with the iCash 15 coin module, a closed coin recycling system. In the Shell shops, it is located on the front side of counters pointing toward customers. Both customers and attendants can deposit or withdraw as many coins as they wish. Since both the banknote and coin cash processes are managed by the two modules, direct access to cash is no longer possible in the service stations. All deposits are automatically recorded by a payment interface in the POS system. The iCash systems can only be opened by cash logistics companies contracted by Postbank to deliver cash to the bank. Customers preferring to pay by debit, credit, Shell and other recognized cards can continue to use this form of cashless payment.

Competence in retail and banking

In addition to this payment function, ICM serves as an ATM. Customers can use their EC debit cards to fetch cash as they would at ATMs in their banks. Wincor Nixdorf technology enables both the cash-in and cash-out



functions. The IT solutions provider has not only deep experience in cash management but also years of experience in the area of banking – both of which pay off for customers. Optimized cash levels in cashpoints, such as POS terminals, safes and ATMs, help banks and retailers reduce costs through savings in cash transportation and interest fees. Wincor Nixdorf has implemented numerous cash management solutions in the retail sector, including a recent deployment for a Swiss retail group.

In one specific respect, however, the project with Shell and Postbank is unique for Wincor Nixdorf. “For the first time, we have bundled our competencies in banking and retail to develop a customized solution for both a bank and retail operation at the same time,” says Wincor Nixdorf Project Director Andreas Schmidt. And the results speak for themselves. In addition to the unique combination of cash-in and cash-out functions, the solution offers a high level of security against robberies as cash is no longer accessible to service station attendants. And the automated deposit function further relieves staff of managing routine tasks, such as counting, sorting, bundling and recording banknotes. The shift change is faster and easier thanks to correct register handovers.

Comprehensive service package

In the project, Postbank is responsible for cash flows, account management, cash withdrawals and the control of cash transportation services through cash logistics companies. Wincor Nixdorf, on the other hand, is in charge of installing terminals, providing the necessary software and operating the systems for a five-year period.

Services include the processing and routing of transaction data, as well as overseeing the data generated in the Shell stations that is required for managing the cash logistics companies. Wincor Nixdorf has transferred management of the individual ICM terminals to Deutsche Leasing GmbH. Under this arrangement, service station franchises that want to offer customers this service must sign a five-year contract with the leasing company. The contract covers the systems’ lease, maintenance and service.

After completing the initial pilot projects and extensive tests at 10 service stations in Hamburg, Berlin and Bonn, Shell proceeded in August 2009 to roll out the new solution to 600 stations initially, with plans to complete the rollout by October. The remaining service stations are planned following approval by Germany’s Central Banking Committee (Zentraler Kredit-Ausschuss). By 2010, Shell expects all 1,300 service stations in Germany to be able to offer the new service, although each service station operator decides ultimately whether or not to provide it.

Positive conclusion by all participants

Everyone involved in the Shell project is more than satisfied with the results. “Speaking on behalf of Postbank, I can say that this offering sets in new milestone in our efforts to optimize cash service to our customers,” says Michael Meyer, a member of the Postbank Management Board responsible for retail. “Through this cooperation, we are able to help fill the few remaining gaps in our existing coverage consisting of more than 7,000 ATMs in our group of bank and postal branch offices and now, with one punch, an additional 1,300 cashpoints.” With this unique service in Germany, Postbank, together with its partners Shell and Wincor Nixdorf, has taken “a pioneering role in the country,” he says, adding that “we feel well equipped for the future, knowing that cash services in Ger-

many will change fundamentally in the coming years.”

For Michael Dopheide, Managing Director of the Shell service stations in Germany, Austria and Switzerland, security is an important aspect besides the additional service for customers. “Potential robbers now know that it’s not worthwhile for them to try and rob Shell cash stations anymore,” he said at an earlier press conference.

Wincor Nixdorf CEO Eckard Heidloff views the project as a huge success. “Together with well-known partners, we have developed a cost-efficient process that ensures greater security in cash handling and a new range of cash services for consumers,” he says. “We see big potential for the solution in optimizing cash operations in banks and retail companies around the world.”

The ICM implementation isn’t the only area in which Wincor Nixdorf is working with Shell. Earlier this year, Shell International contracted the IT solutions provider to install new software in a large portion of its global network, with the goal of unifying the oil company’s IT infrastructure. ■



Shell Oil

- **Countries:** more than 100
- **Employees:** More than 100,000
- **Service stations:** more than 45,000 worldwide, 1,300 in Germany
- **Customers:** more than 10 million customers each day

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