



Equal partners



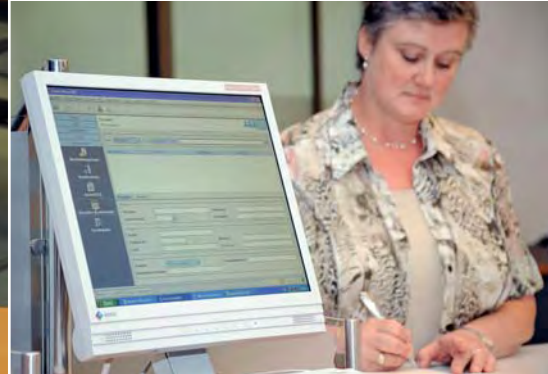
NATIONAL-BANK sought to optimize teller processes in its branch operations as part of an overall modernization of its IT infrastructure. Following a thorough analysis, the bank opted to pilot Wincor Nixdorf's new PC/E Teller Operations software, paving the way for the solution's commercial deployment.

Essen-based NATIONAL-BANK is one of Germany's few independent regional banks. Established in 1921, the bank has been one of the leading retail banks in the country's industrial Ruhr Valley region, serving both retail customers and businesses. Its business model is heavily focused on establishing and maintaining tight personal relationships with its customers. More than 800 employees work in 23 branches located in 12 cities and serve about 100,000 customers with accounts and deposits of approximately 230,000. In 2008, a year shaken by the global financial and economic crisis, NATIONAL-BANK reported total assets of more than €4 billion.

IT upgrade

To maintain a competitive edge, NATIONAL-BANK has taken a systematic approach to innovation and IT infrastructure. Technology must be easy-to-use and highly functional to free up staff to serve customers. Axel Singhof, Director of user services at the bank, and his team are responsible for ensuring the smooth and reliable operation of computers, teller terminals and self-service systems.

Increasing regulation such as Basel II and the Sarbanes Oxley Act (SOX) was largely responsible for NATIONAL-BANK's decision to embark on an extensive modernization of its IT infrastructure. ►



The bank wanted a lean and efficient IT environment using modern Linux-based servers in the teller terminal area and a relational database system.

The branches still relied on old, decentralized Reliant Unix servers, which were no longer supported by the vendor. Birgit Elsner, Project Manager of User Services at NATIONAL-BANK and responsible for teller hardware and software operations and someone who knows how to improvise if necessary, had explored the market for a new standard solution. Her search led her to Wincor Nixdorf, which, at the time, was also looking for a customer to pilot its new PC/E Teller Operations solution based on the ProClassic/Enterprise platform.

Server breakdown accelerated the system migration

Birgit Elsner quickly recognized the potential of the standard software solution whose fully automated and flexible design accelerates teller processes. NATIONAL-BANK consequently became the first pilot customer for the PC/E Teller Operations solution. The collaboration began with a test installation. In parallel, the PC/E Teller Operations solution was deployed at one teller counter while the previous solution remained at the other.

The rollout began shortly after the test phase. An interruption to a server in one of the branches, caused by a hardware defect, was the reason for the swift migra-



Axel Singhof, Director of User Services.

NATIONAL-BANK Essen

Customers: NATIONAL-BANK is one of Germany's few independent private regional banks focused on demanding private and business customers

Assets: more than €4 billion

► www.national-bank.de



Birgit Elsner, Project Manager of User Services.

tion. In the past, Birgit Elsner always managed to rescue downed systems but in this case, she knew it would take two days. Aware of the need to ensure continuous branch operations, she decided to deviate from the migration plan and launch the new solution on the same day.

As a result of the system failure, the branch lacked reliable information about cash balance in the teller positions. Branch staff members had to count banknotes by hand before the implementation could begin. The old branch server was replaced with a modern Windows 2003

server. An hour and a half later, the software was up and running. The complete installation took just 15 minutes, and employees were able to use the new system without any training.

Variable function keys

After such a good experience, Birgit Elsner decided to expedite the rollout of the Wincor Nixdorf solution. She had an idea how to make the migration even easier for employees who had to become familiar with new software. "With PC/E Teller Operations, we can freely choose how to pro-



Anja Gelbarth and Marius Mählen are in charge of the branch in Essen-Huttrup.

gram the function keys so we decided to keep the same functions used in the old software,” Birgit Elsner points out. “Consequently, our service employees were able to use the new system immediately.”

The PC/E Teller Operations solution was implemented successively in all relevant branches. NATIONAL-BANK had no need to provide training. After business hours, the software was installed and a notice given to employees. The next day, everyone could immediately begin to use the new system. “In most branches, a member of our user service team offered support on the first day of operation following the system migration,” Birgit Elsner notes. “In some branches, only a brief phone call to provide support was required. Everyone adjusted to the new system very quickly.”

Significant efficiency gains

Birgit Elsner also has words of praise for Wincor Nixdorf’s Professional Services. “With PC/E Teller Operations, we have all the benefit of using standard software,” she points out. “The system is also optimally tailored to meet individual needs and special branch processes – we can thank Professional Services for that. Professional Service Consultants, which accompanied the entire rollout, found an ideal configuration for us.”

The new software solution for the teller counter and terminal area has paid off

quickly. Savings are estimated at 20 percent. In addition, work processes have been streamlined and the level of errors in cash management has been reduced.

Employees in the branches confirm these achievements. Anja Gelbarth and Marius Mählen are in charge of the branch in Essen-Huttrup. The only other people in the branch are trainees who provide the counter services. Gelbarth is extremely satisfied with the results. “Much of our work is easier now,” she says. “Customer data can be acquired directly from the systems. Reversals are now much simpler and can be made at any point in the teller process. In addition, function keys have been programmed to be identical to those in the old software, making operations much easier.”

Marius Mählen is equally satisfied. One big advantage of the new system, he says, is that it also functions offline. “If the on-line connection is interrupted, we can continue to work without any problems,” he says. “No deferred bookings are necessary and no data must be maintained in Excel tables. All this ensures smooth operations and eliminates errors.”

The groundwork has been laid for additional projects, such as the integration of the bank’s existing digital signature system and the introduction of a paperless teller journal. NATIONAL-BANK already has plans to integrate a CRM system into its teller.