

PC/E Suite as an innovation model for retail banking

The open, modular and service-oriented multichannel approach enables you to create attractive sales and service processes for your customers. But your customers won't be the only ones to be delighted – the multichannel approach is also extremely profitable for your retail bank.

PC/E SUITE'S PORTFOLIO

| Software Suite that focuses on delivery channels and processes

Thanks to PC/E Suite's modular structure, everything can be tailored to your individual bank strategy in a gentle transformation process. You can start with one of the software products and expand your solution in steps to include other channels and processes. For example, you could (re-)discover the mobile delivery channel for your retail business and combine it with conventional channels.

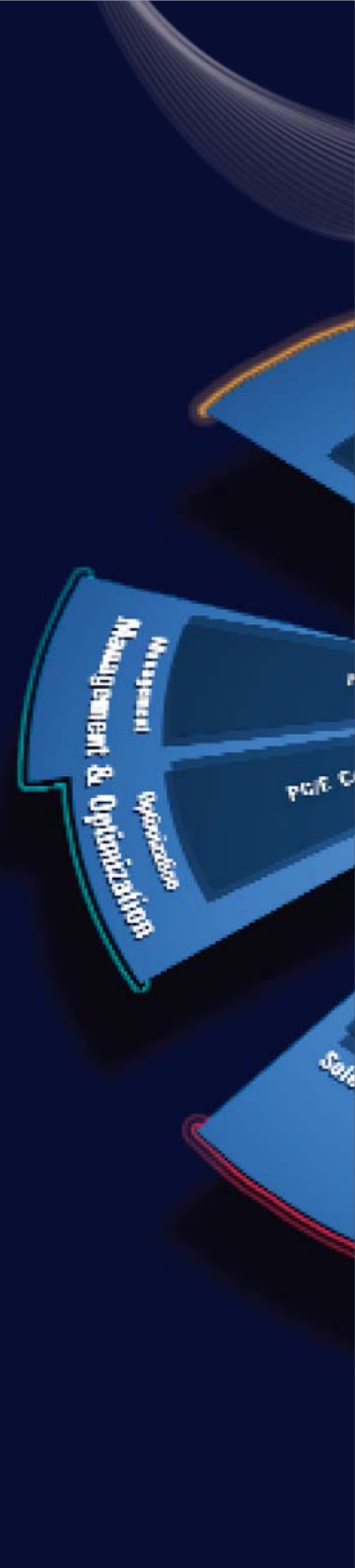
The software components mesh perfectly with each other. You can choose from four categories: *Channel Delivery* comprises solutions for all kinds of delivery channels, *Security* offers a holistic security strategy for self-service systems, branches and networks, *Management & Optimization* improves retail banking processes and reduces operating costs, and *Banking Business Enabling* includes cross-channel solutions for sales and marketing services as well as transaction and payment services for all delivery channels.

| From analysis to management

Our Professional Services are ready to support you through every phase of your IT project to ensure that you benefit immediately from the features and functions of our software. We provide end-to-end support from analysis and IT consulting to implementation and optimal application management.

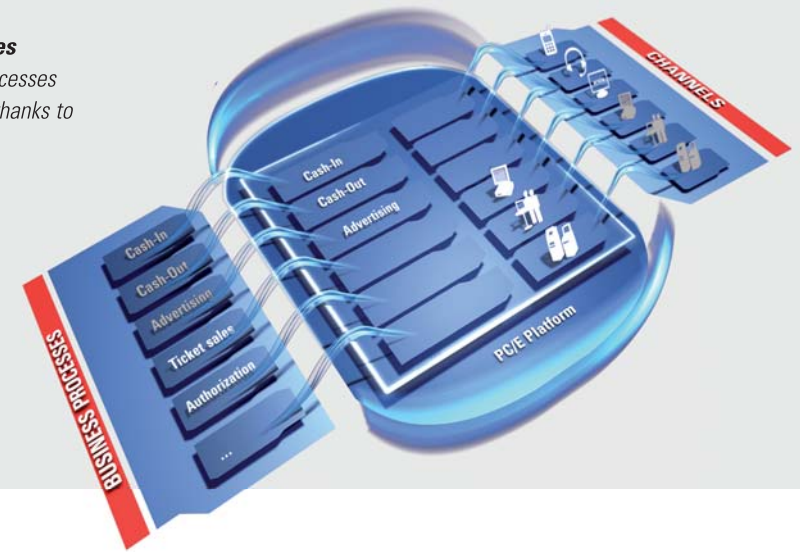
| Added value from an architectural perspective

- Future security and investment protection thanks to a net-centric architecture
- Expandable, scalable IT enables a gentle transformation
- Reduced costs due to reuse of components
- Rapid integration
- Modular and flexible
- Multichannel capability





The IT architecture enables
the provision of business processes
across all delivery channels thanks to
reusable business services.



PC/E SUITE'S ARCHITECTURE

| Combinable and versatile through innovative services

The suite's net-centric approach allows rapid implementation of new functions and services as well as centralized management of the IT infrastructure. PC/E Suite's IT architecture is ...

- open
- modular
- net-centric
- service-oriented
- multichannel-capable

Our solutions can be used across all delivery channels along your retail bank's entire process chain.

You select the business services that support your added-value strategy. As you can see from the 3D representation above, the functions can be reused across several delivery channels in line with your bank's portfolio. The services and delivery channels you use converge efficiently on the PC/E Suite platform. This enables you to convey for example the same advertising message in the Internet, at the ATM or via mobile phone – with a consistent look and feel!

On the following pages, you will discover how these technological features influence the four categories in our solution.

Channel Delivery: A single platform for all channels

A banking portfolio is only successful with consumers if it is attractive and has a logical structure.

Your customers must always have the feeling that they are with one and the same bank.

Consistent processes across all channels reassure customers and make them feel welcome. As an added bonus, they make your bank more appealing to new customers. What this requires is the right foundation: the multivendor, multichannel platform of our PC/E Suite!

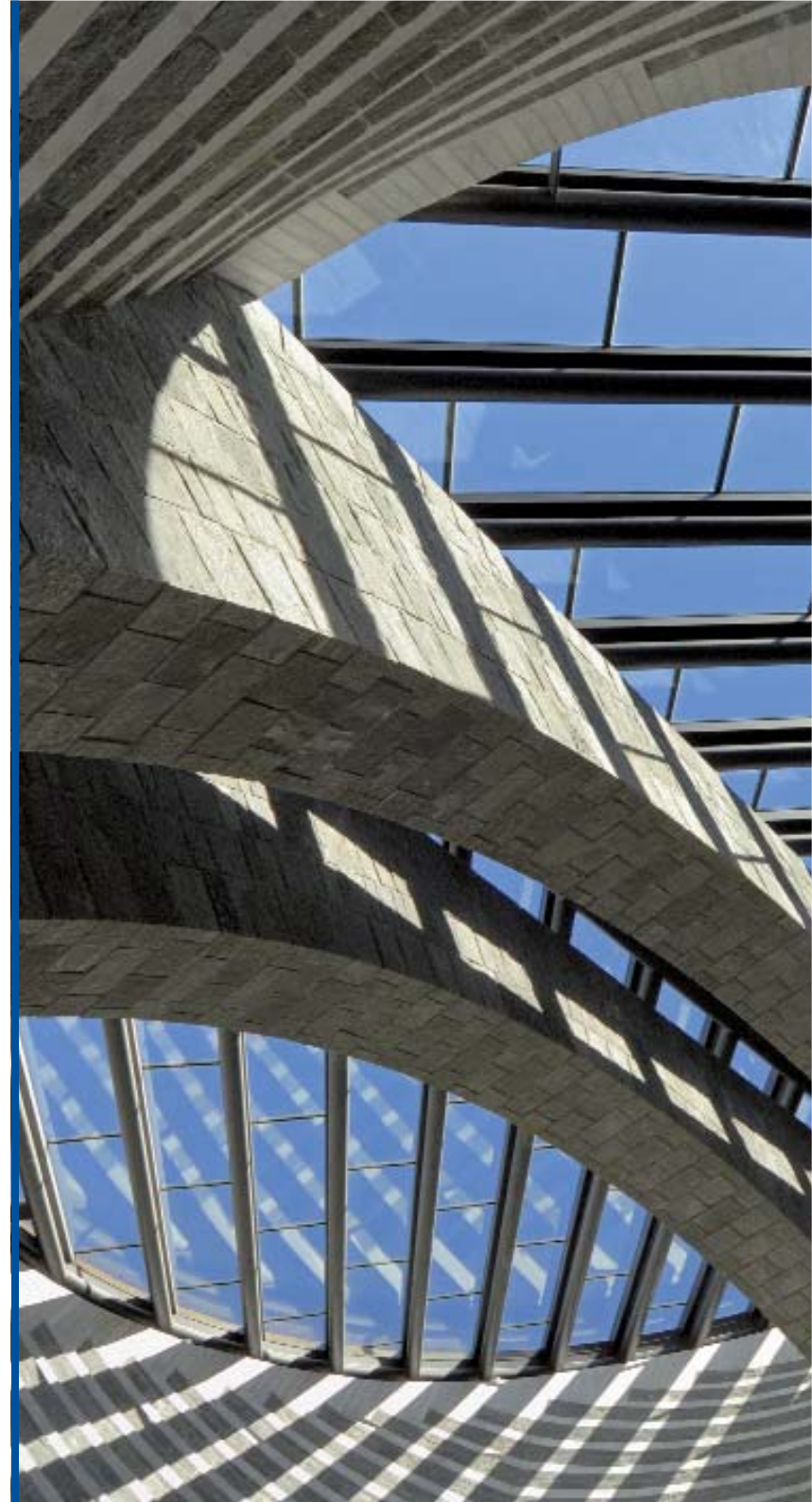
Committed to the customer:

Banks that tailor their sales activities precisely to their customers' wishes are able to optimize customer relationships and increase revenues.

THE CATEGORY

| Uniform service experience with a consistent look and feel

Today's bank customers use financial services in a variety of different ways, alternating between the self-service zone, their home PCs and the teller. And they expect consistently good quality and a uniform appearance from every interface. For a successful dialog with the customer, all your delivery channels must be interlinked to ensure a homogeneous look and feel. But how can you ensure that functions are implemented in a process-oriented way across all your delivery channels?





| Your benefits of Channel Delivery

- Uniform customer address across all channels
- Higher service quality
- Support and promotion of your multichannel strategy
- Harmonious total solution with cross-channel processes
- Reduced costs thanks to reusable components and maximization of synergies
- Shorter time-to-market

| Customer contacts bring higher earnings when efficiently networked

What banks need is a consistent multichannel strategy. Wincor Nixdorf has software solutions for your individual sales and service processes that will enable you to address your customers consistently, so that they can orient themselves in all your applications – such as when using input screens for transactions – and use them easily and comfortably. By providing a uniform look and feel across all delivery channels and taking each channel's specific requirements into consideration, you

will improve your customer service and thus increase customer loyalty and revenues. PC/E Suite provides you with the software architecture you need to achieve this objective. With our intelligent solutions, sales and service processes become more target-oriented and efficient. At the same time, the integrated multichannel platform enables transparency in customer banking transactions.

THE SOFTWARE PRODUCTS

| The right solution for every delivery channel

You can put together an individual software package from three following groups:

■ Branch

We offer a comprehensive front-office solution for your specific branch IT requirements that ensures customer-friendly and efficient processes. What's more, PC/E Suite also provides special additional applications: an ATS solution for optimized cash processes and a peripherals solution for control and administration in the front-office environment.

■ Self-service

Self-service terminals must be managed flexibly in a single IT environment. Since today's self-service networks are complex and heterogeneous, Wincor Nixdorf offers two innovative applications: a flexible and vendor-independent fat client solution and an equally adaptable and server-based smart client solution.

■ Mobile

Retail banks are increasingly supplementing their traditional delivery channels with additional customer contact points. We offer a state-of-the-art solution for integrating mobile banking in your multichannel strategy that enables you to provide your existing Internet banking services over every type of mobile device.

Security: Confidence as the trademark of retail banking

End-to-end IT security is an absolute must for retail banks. Poor service availability and data loss can have serious technical, financial and legal consequences – and entail a loss of image and customer confidence as well.

This is why our PC/E Retail Banking Solution Suite includes security solutions to ensure the security of your business processes.

THE CATEGORY

| IT security in retail banks – the tightrope between demand and reality

Retail banking processes must be supported by powerful IT systems. This fact has resulted in the development, over time, of extremely complex IT networks. Ensuring their availability is a formidable challenge for financial institutions, but it must be met to ensure continuously secure business processes.

This is the reason why retail banks have broadened their field of vision: Beyond the security of the technology itself, they are also concerned with the security of business processes and confidential data. Individual protective measures are increasingly yielding to holistic IT security management. Every process-oriented measure impacts systems, applications and communication as a whole.

| Secure transactions make customers feel at ease

Protected IT structures, business processes and transactions are the basis for successful sales processes, because data loss through software manipulation is expensive and damaging to the bank's image. That is why it is so important to balance efficient IT with the required security across all your delivery channels.

| Security benefits

- Image protection through secure service processes
- Increased availability thanks to proactive security mechanisms
- Compliance with international legislation
- Time and cost savings through automated terminal master key management





Comprehensive security protection

is what you get with our PC/E Suite. We support your risk management by providing optimal burglary and access protection as well as legally compliant key management.

| Value protection, profit generation

To enable you to protect sensitive business processes and data reliably while simultaneously automating processes, our PC/E Retail Banking Solution Suite is based on a modular security concept.

In addition to process-oriented security solutions, we also offer our holistic security solution concept ProTect for active risk management that includes risk analysis, minimization and control.

THE SOFTWARE PRODUCTS

■ Channel Security

With our tamper-proof software, you can protect your self-service systems against network and local attacks. We provide proactive protection against potential system failures and data loss – even in the case of brand-new and as yet undetected viruses, worms or Trojans. Our solution also prevents modifications and manipulations using local storage media. In addition, we offer software products for the centralized automation of terminal master key management to ensure secure encoded communication and authentication between terminals and the host system.

Management & Optimization: Proactive control of business processes

Retail banks must concentrate on their core competencies without losing sight of costs.

Our retail banking solutions ensure high system availability and transparent operation. And our software optimizes cash handling processes to make your cash management more efficient.

Transparency and efficiency –
*With our software solutions,
higher availability and lower costs
are both possible!*

THE CATEGORY

| **Transparent operation**

The complexity of today's business processes often means a loss in the transparency you need to analyze and optimize service and sales processes. Yet the necessary process efficiency can only be attained through a powerful self-service network that guarantees highly available services. This is particularly important for customer satisfaction, which can quickly deteriorate if an ATM runs out of cash or is out of service, for example. That makes it critical to deploy solutions that analyze and monitor your networks to ensure efficient IT management and optimized end-to-end processes.





| Management & Optimization benefits

- Maximum availability of systems and cash holdings
- Cost and time savings thanks to automated, efficient processes
- Optimized service quality
- Optimized amount of cash in circulation
- High degree of transparency thanks to continuous monitoring and analyses/forecasts
- Data hub for further solutions such as Incident Management, etc.

| Availability adds value

Continuous and centralized monitoring allows you to keep an eye on your self-service network's performance and efficiency. A central overview and extensive data enable faults to be eliminated quickly and used proactively as a basis for optimization. This is important since productivity and customer satisfaction suffer greatly from disrupted business processes.

IT management is a very complex task, especially where large and widespread self-service and branch networks are concerned. That much is obvious if you

consider the effort involved in checking the cash holdings of your cash points or analyzing their frequency of use. Processes must be automated and the amount of manual work reduced in order to ensure cost-effective control of the cash cycle in branches and off-premise locations, including cash-in-transit services. With Wincor Nixdorf's solutions, your retail bank will be able to manage its systems efficiently and, at the same time, optimize business processes.

THE SOFTWARE PRODUCTS

| Process optimization through end-to-end process management

Efficient, effective business processes increase your bank's service quality. These software products ensure highly available, customer-friendly and cost-optimized processes:

■ Management

Our solutions administer, monitor and control even the most complex self-service networks. Remote monitoring enables you to access transparent information around the clock. Potential system failures can therefore be detected proactively. As a data hub for retail banking management, these software products play an important role.

■ Optimization

If you want to optimize your cash holdings in addition to controlling them, then you have come to the right place: Our solution strikes an ideal balance between cash services and cash costs. Detailed analyses and reliable forecasts enable you to optimize the replenishment volumes and intervals of your cash points across branches, and manage your cash-in-transit operators efficiently.

Banking Business Enabling: a new customer proximity in sales and service

Innovative business models depend on innovative sales concepts that require the availability of all processes across all delivery channels.

With solutions from our PC/E Retail Banking Solution Suite, your sales and marketing activities gain new momentum for profitable cross-selling processes and higher revenues in your retail bank.

| Commitment to bank customers is on the rise

Retail banking is characterized by international competition. To meet today's challenges, banks need to reorient their sales strategies, focusing above all on improving customer proximity.

Only retail banks with innovative multi-channel concepts will capture the interest of their customers and increase earnings with attractive offers. The key is to develop emotional consulting services and make the right offers in the right way at the right time in line with the customer's individual situation. This is precisely what PC/E Suite's solutions help you achieve. They homogenize your process flows across all channels and, at the same time, make them more efficient.

| Flexible and efficient handling of payment transactions

In this day and age, competitiveness also depends on cost-efficient, highly available transaction handling. If core functions are designed efficiently and synergy potential is exploited to the full extent, attractive margins and reduced costs are possible despite the considerable requirements of excellent payment services.

| Benefits of Banking Business Enabling

- Added value and higher earnings with new business ideas and "emotional banking"
- Improved customer contacts through customer typing
- Image boost thanks to innovative cross-channel services
- Flexible transaction services in the original core business
- Automation of standard services that frees up staff for sales





Marketing as a service

With its Banking Business Enabling module, PC/E Suite looks into the question of what customers really want. Because if there's one thing that characterizes today's successful banks, it is this: they address their customers in a target-oriented and emotional way that reflects their individual situations. With our solutions, you will be able to optimize your transaction-related customer services cost-efficiently and across all delivery channels.

THE SOFTWARE PRODUCTS

| Contact is capital

Our solutions help you enhance customer services relating to transaction business and optimize your sales activities.

■ Sales & Marketing Services

Here, we offer you a solution that uses attractive add-on offers to help generate new sales potential via the self-service and Internet channels. An additional software solution is available to address customers directly and create holistic marketing campaigns across all delivery channels.

■ Transaction & Payment Services

With our solutions for assisted self-service or cardless cash withdrawals via mobile devices, cash and account-related transactions can be implemented efficiently and with a high degree of customer-friendliness. We also offer a high performance and secure solution for the authorization, switching and routing of payment transactions.

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