



Customer: Aldi Nord | **History:** stretches back to the 1940s | **Market position:** leading hard discounter | **Business area:** grocery retailing. Also significant non-food retailer | **Operations:** 2,500 stores in Germany alone with additional markets in France, the Netherlands, Denmark, Belgium, Luxembourg, Portugal, Spain and the U.S.

FULL GAS AHEAD FOR ALDI NORD. NOT ONLY WITH RETURNED EMPTIES.

Speed has always been high on the list of priorities at Aldi Nord. Only a few retailers have grown more swiftly than the German food discount chain. Few turn their goods over faster and few demand such a response capability from their IT service providers.

When Aldi Nord ordered reverse vending systems for its 2,500 German stores in November 2005, the company sought nothing less than ultimate performance. It faced a May 1, 2006 deadline to comply with a new German law requiring retailers to accept non-reusable bottles and cans.

Wincor Nixdorf rose to the challenge, installing 2,480 reverse vending systems in a mere 49 working days, with a top performance of up to 71 stores in a single day. In a follow-up step, the company installed infrared readers to scan security labels based on the new standard. Aldi Nord was one of the first retailers to deploy the cutting-edge technology at the beginning of October 2006.

One of the biggest rollouts ever managed by Wincor Nixdorf had been preceded by large-scale development work. Initially, Aldi wanted the Revendo 7000 reverse vending system to be made faster and then, in a next step, quieter. In order to generate higher revenue from the sale of the compressed bottles, the company also requested that material recognition technology be installed to differentiate between white and colored polyethylene terephthalate (PET) materials. Aldi assigned Wincor Nixdorf, its information technology partner of more than 20 years, the task of customizing all technologies to meet the retailer's specific requirements.

The maxim at the Aldi Nord stores in Germany is the same for those in the Benelux countries as well as France, Spain and Denmark: Consumers should be able to buy top-quality groceries at bottom prices directly in their neighborhoods. With this strategy, the company's founders, the Albrecht brothers, established a small grocery business

in Essen after World War 2 and turned it into a global, highly respected discounter. In its home market, there's almost no escaping Aldi. More than 85 percent of German consumers shop at the company's huge nationwide chain of stores. Meanwhile, Aldi has become Germany's largest wine merchant.

The Aldi principle is also reflected in the company's use of IT. The company's "top quality at bottom prices" strategy means systems have to pay for themselves over their entire life cycles, and they have to be 'thin' and efficient. In the 1980s, Wincor Nixdorf manufactured cash terminals for Aldi at its plant in Paderborn. The system ran a DOS-based in-store software application, which, over the years, has been frequently adapted to cope with the new challenges of modern-day retailing. Even in those early days of collaboration, Wincor Nixdorf and Aldi combined their resources to speed up the checkout process and reduce long lines.

Faster, better, more integrated. Initially, prices for Aldi's range of products – around 700 – were entered without a decimal point. In the 1990s prices were then replaced by three-digit numbers – so-called price look-ups (PLUs). The company's steadily growing range of products eventually prompted the introduction of scanning in 2003. Until then, scanners had always been slower than the cashiers' nimble fingers. Aldi conducted an ergonomics and process study aimed at finding ways to improve checkout systems in terms of speed. Aldi checkouts became even faster and easier last year with the introduction of card terminals that customers can use for cashless payments. Wincor Nixdorf installed the terminals, ensuring a smooth flow of data right from the peripheral equipment to the servers run by the payment transactions company.

More recently, Wincor Nixdorf ensured a smooth flow of data in connecting the Linux-based reverse vending systems to the checkout systems and also to the Wincor Nixdorf service infrastructure. From a remote location, all 2,480 Revendos are now being monitored, given software updates and actively maintained where required. All of these measures aim to keep Aldi in the fast lane. ■



quelle
wasser
Classic

Pfandflasche

Kühl, trocken und
lichtgeschützt lagern.
Nach dem Öffnen
zum baldigen Verzehr
bestimmt.

kurfürst quelle
Mineralwasser



Classic



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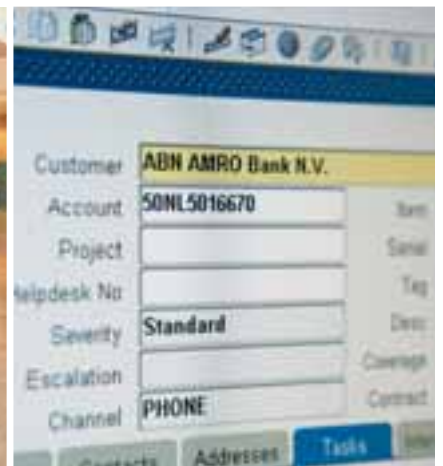
MASS ROLLOUT WAS UNSETTLING BUT SUCCESSFUL.

They were tempestuous – and, at the end, very successful – days for Heribert Stöcker, a Senior Project Manager at Wincor Nixdorf in Hilden, during a mass rollout of reverse vending systems. The painstaking planning of the installations in Aldi stores and the daily coordination of 35 technical teams and 35 logistics teams was one of the most strenuous tasks that he had ever taken on in his 28 years at Wincor Nixdorf. “Sometimes we were really happy that we were able to work around the opening hours of the stores from 7 a.m. to 8 p.m.,” grinned Stöcker. ■



Heribert Stöcker,
Senior Project Manager,
Wincor Nixdorf.





Customer: ABN AMRO | **Founded:** 1824 | **Market position:** one of the leading banks in Europe
| **Operations:** asset management and transaction banking, global markets | **Locations:** more than
4,500 branches in 53 countries | **Employees:** more than 110,000 | **Total Assets:** € 999 billion (as of
September 30, 2006)

OUTSOURCING AT ITS BEST: WINCOR NIXDORF TAKES OVER CASH CYCLE MANAGEMENT FOR ABN AMRO.

ABN AMRO had been planning for some time to concentrate on its core competencies. In fact, the Dutch bank had already set its goals: to offer better service, improve quality and reduce costs. As to "how" to achieve these goals, the bank and Wincor Nixdorf reviewed all supporting functions.

Before making any decisions, ABN AMRO believed a comprehensive review of the situation was essential to ensure that if the bank opted to outsource certain tasks, then it should do so only from a position of strength. "ABN AMRO didn't want to deal with the topic if it meant solving a problem as is the case with many outsourcing decisions," says Frans Woelders, Executive Vice President of Services Operations at ABN AMRO in the Netherlands. The ultimate goal was to improve all business processes in the long term and consequently further improve client satisfaction.

Potential areas of improvement. Areas where ABN AMRO saw opportunities for improvement were self-service and cash supply, especially the per service costs associated with transporting money securely, system availability, staff relief and cash levels in Automated Teller Machines (ATMs). All these areas seem predestined for outsourcing.

The decision in favor of Wincor Nixdorf was no coincidence. Both the bank and German IT company have maintained business relations for years. Wincor Nixdorf is a key software supplier and recently impressed the bank with the successful conversion from mono- to multifunctional ATMs. These previous dealings helped establish a trustful basis for the two partners to embark on a new project.

2,000 ATMs need to run smoothly. Following an intensive definition of the project, ABN AMRO was convinced of Wincor Nixdorf's outsourcing capabilities. In the summer of 2005, it awarded a contract to take over and operate its more than 2,000 ATMs and other self-service terminals in the Netherlands. At the heart of the service contract is cash cycle management, which involves providing cash to self-service terminals and the bank branches. Wincor Nixdorf serves as prime contractor and trusted partner for the contract.



Frans Woelders,
Executive Vice
President Services
Operations,
ABN AMRO.

Optimal availability. Among the most important tasks of the project are the monitoring and controlling of the systems over the network, upgrading software and early detecting and resolving of problems. As such, Wincor Nixdorf is not only able to ensure an optimal supply of cash but also prevent – remotely – costly trips by local support staff to correct faults.

Responsibility for the cash cycle management also includes planning necessary cash levels and monitoring them online as well as filling ATMs and providing cash to branch offices. All these measures are aimed at reducing costs. Transport cash is being performed under the management role of Wincor Nixdorf.

Less is more: Concentration on the core business.

ABN AMRO expects to gain more efficiency from its decision to outsource its ATM and other self-service terminal activities in the Netherlands. Not only that, by transferring cash cycle management to Wincor Nixdorf, the Netherlands' largest business bank has finally freed itself of tasks that are not part of its core business. As a result, it can provide more customer service. The contract, on the other hand, allows Wincor Nixdorf, as a provider of outsourcing services, to establish itself in the area of cash cycle management.

Needless to say, the outsourcing task is challenging, even for a specialist with years of experience, especially when considering ABN AMRO's enormous terminal park: 1,500 mono- and multifunctional ATM's from various vendors in nearly 600 locations, with roughly one third of them outside of branches. In addition, the bank operates more than 1,700 self-service systems, nearly 1,100 of which are chip card terminals. Approximately 120 million transactions are processed yearly by the ATMs. Not surprisingly, reliability is an absolute must.

"We are now able to guarantee our customers a very high level of device availability in a very cost-efficient way," says ABN AMRO manager Frans Woelders. "This availability covers not only hardware and software but also cash; it can only be guaranteed in this combination by Wincor Nixdorf." ■



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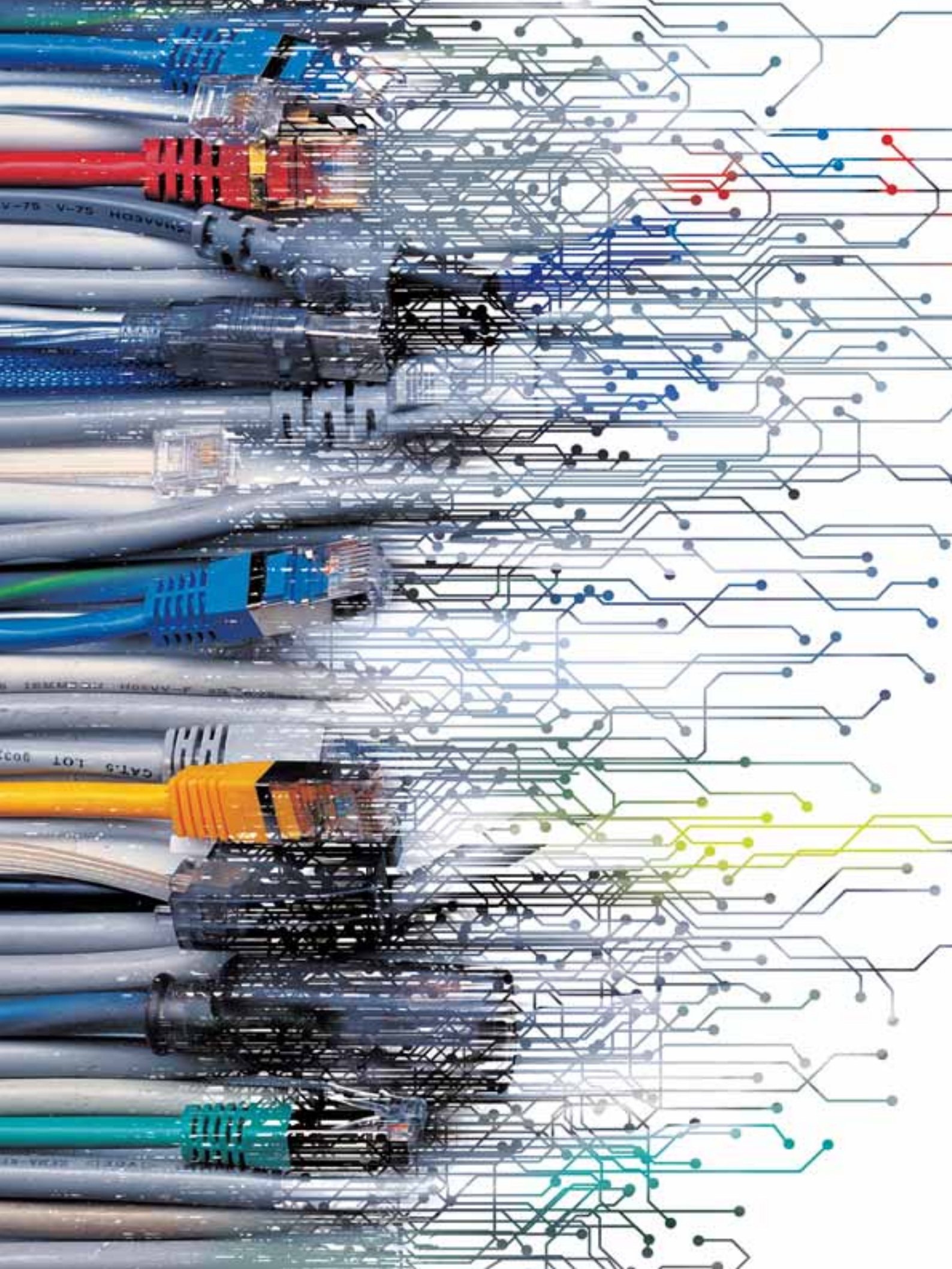
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HUGE CHALLENGES OFFER GREAT OPPORTUNITIES.

Mario Koevoets likes challenges. So it was no surprise that the Dutch manager jumped at the opportunity to steer Wincor Nixdorf into uncharted waters with a contract from ABN AMRO to take over not only the operation of its self-service devices but also its entire cash chain. "This was the first time a bank decided to outsource its complete cash chain," says Mario Koevoets, Business Unit Manager Services. "It was a huge challenge but also a great opportunity." After receiving extensive support from Wincor Nixdorf headquarters, Koevoets and his team took over full responsibility for the ABN AMRO outsourcing account, one of the company's largest ever. ■



Mario Koevoets,
Business Unit
Manager Services,
Wincor Nixdorf.





Customer: Banca Intesa | **History:** established in 1998 following the integration of Banco Cariplo and Banco Ambrosiano Veneto, with Banca Commerciale Italiana joining in 1999 | **Market position:** ranked first in Italy in several categories with more than € 280 billion in assets | **Business area:** banking, investments and finance services for consumers and businesses | **Operations:** serves approximately 13.8 million customers through a network of around 4,400 branches in Italy and abroad

BANCA INTESA IS ALWAYS OPEN FOR CHECKS, CASH – AND MORE SERVICE.

Banca Intesa, one of Italy's largest banking groups, is delivering what its busy customers increasingly seek: more around-the-clock, flexible service.

After being established through the merger of Banco Ambrosiano Veneto and Cariplo in 1998 and expanding later with the integration of Banca Commerciale Italiana, the bank has embarked on a program to redesign its branch operations. The goal: to create a banking environment where customers can easily and conveniently manage their banking tasks with new state-of-the-art self-service systems and where services at the counter are shifted "from teller to seller" in a move to offer greater consulting support.

More customer satisfaction. Delivered fully automatically. "The thrust of our new branch design program is to achieve higher customer satisfaction by offering banking services 24 hours a day, 7 days a week, 365 days a year and by reducing time-consuming queues," says Mario Giordani, Application Service Division Manager at Banca Intesa. "Self-service technology allows customers to handle many of their basic banking tasks on their own, such as cash withdrawals, statement printouts and payments, and – equally important – to perform all these tasks whenever they like."

"Customers entering a branch with their own card are identified and have immediate access to services," says Giordani. "In this way, we reduce queues, and thanks to an extensive use of self-service terminals for deposit transactions, our staff is free to offer greater service. For customers unfamiliar with the self-service terminals, our 'greeter' helps them get started."

Italians love their checks. In a country where checks are still a popular means of payment for goods and services, Banca Intesa selected Wincor Nixdorf's ProCash 3100xe system with its unique Cash/Check Deposit Module (CCDM). In addition to withdrawing cash, the system allows customers to deposit cash in bundles up to 400 banknotes and also checks in bundles up to 50.



Mario Giordani,
Application Service
Division Manager,
Banca Intesa.

Banca Intesa has been the first bank in Italy to offer customers an automated cash-in/cash-out and check-in service. "Checks are still popular in Italy," says Giordani. "With Wincor Nixdorf technology, we are able to meet a customer requirement to provide this combined cash and check deposit service and to do so around the clock through a self-service terminal."

Customers can deposit a bundle of checks into the ProCash 3100xe. Each check is scanned by the system, which then asks customers to confirm the transaction. The same process is used for banknotes. The terminal is designed to detect counterfeit banknotes. This security feature meets all fraud detection requirements of the European Central Bank.

Modernization of the branch network will continue. "The fact that Wincor Nixdorf was able to tailor the ProCash 3100xe systems to meet the requirements of Banca Intesa was another key reason for selecting us, in addition to our compliance with European Central Bank counterfeit banknote detection regulations," says Giuseppe Galleri, Account Manager at Wincor Nixdorf's Italian subsidiary.

After conducting its own tests on the ProCash 3100xe and seeking the opinion of selected customers, the bank installed the terminal with its unique CCDM feature in 48 redesigned branches. Nearly 170 additional branches will be modernized and equipped with the technology this year.

"We'll continue to expand the number of branches with the new model," says Giordani, referring to the bank's five-year branch modernization program. "We believe that more people in the future will use direct channels to the bank, including self-service terminals like Wincor Nixdorf's ProCash, Internet banking and call centers."

To date, a significant number of bank and check deposit transactions in the newly redesigned branches have been migrated from traditional teller stations to the self-service area and more than a quarter of the deposit transactions are made outside business hours. ■

CARTA PROVA



 **Banca Intesa**

CAR

GRAZIE

SELEZIONARE

CONFERMA

COMMITMENT RISES WITH CHASE TO CATCH UP.

From 0 to 100 in twelve weeks! For Giuseppe Galleri, Wincor Nixdorf's Account Manager for Banca Intesa, the starting situation can be explained very quickly: "We had absolutely no familiarity with the customer's software environment." But that changed completely within three months. "The team worked around the clock, testing software and processes, regardless of hours and often even family commitments," Mr. Galleri remembers. Now the project is moving into its next phase at the bank. The goal is to improve both customer loyalty and the system's design by expanding the software, and to make new functions – such as advertising – available at the ATM. ■



Giuseppe Galleri,
Account Manager,
Wincor Nixdorf.





Customer: Wells Fargo | **History:** launched in 1852 as a provider of transportation and financial services in the American West | **Market position:** ranked fifth in the U.S. with US\$500 billion in assets | **Business area:** banking, insurance, investments, mortgage and consumer finance services | **Operations:** offers services to more than 23 million customers through 6,200 stores, the Internet and other distribution channels across North America and elsewhere internationally | **Employees:** 154,000

DEPOSITING CHECKS AND CASH VIA SELF-SERVICE AT WELLS FARGO.

Wells Fargo has a tradition of innovative customer service that goes back to its founding in 1852 as a provider of transportation and financial services in the American West. Perhaps no recent effort better exemplifies that tradition than the bank's launch of envelope-free ATM deposits.

The nation's third-largest retail bank, Wells Fargo, has embarked on an ambitious plan to significantly improve customer service by making envelopes for check and cash deposits a thing of the past. In a first step, completed in November of this year, the bank converted 400 ATMs in northern California into new envelope-free ATMs using technology provided by Wincor Nixdorf. Its vision includes equipping all 6,600 of its ATMs with envelope-free technology.

More security and a better feeling. The benefits to Wells Fargo customers are greater convenience and increased confidence in their ATM deposits. "With the envelope-free ATM, we are able to give customers instant access to their cash deposits and a later cutoff time for their check deposits, while the check images on the ATM screen and the receipt provide additional assurance that the bank has received their deposit," says Jonathan Velline, Senior Vice President and head of Wells Fargo's ATM Banking division. "Customers simply insert their checks or bills in one stack into the ATM, and the system does the rest – it scans the front and back of each check or bill, reads and shows the amount, does the math and presents the customer with a summary of their deposit."



Jonathan Velline, Senior Vice President and head of Wells Fargo's ATM Banking division.

Customers can request a receipt with a tiny picture of the scanned check or a traditional receipt listing each amount, as well as an itemized listing by denomination of bills deposited. Authenticated bills are immediately credited to customers' accounts. Savings on the cost of processing ATM envelopes helps fund the improvements in customer service.

Bundled deposits preferred. Wells Fargo conducted a six-month pilot of 60 envelope-free ATMs from three vendors, evaluating the systems according to reliability, performance and acceptance by customers and employees alike. "In the end, the bank's customers told Wells Fargo that they preferred the bulk check acceptor, which only Wincor could provide," says Bill Raymond, Account Executive for Wells Fargo at Wincor Nixdorf. "Our machine provides a single input slot for checks or banknotes; rival systems have separate inserts for each. And while ours takes many checks in a bundle, the others take only one check at a time."

The Wincor Nixdorf ProCash family of envelope-free ATMs featuring the Cash and Check Deposit Module (CCDM) is designed to accept up to 50 checks or banknotes in a single transaction.

Customized Application and Interface. Wells Fargo paid particular attention to developing a customized envelope-free ATM interface as part of the bank's Web-enabled ATM application. The application combines Wells Fargo proprietary software and Wincor's Pro Topas on a Windows-

based TCP/IP ATM. "Wells Fargo was one of the first banks in the U.S. to Web-enable its complete network of ATMs," says Raymond. "The bank has focused significant attention on designing customer-friendly interfaces. That attention to detail is also reflected in ATM screens that Wells Fargo developed to guide its customers through the envelope-free deposit transaction."

Wincor Nixdorf is not only delivering the envelope-free ATMs but also providing maintenance support on the ground. Since October 2005, the company has had its own team of local technicians maintaining an installed base of over 1,200 ATMs at Wells Fargo. Wincor Nixdorf has invested heavily to grow the service organization and provide the tools necessary to deliver world-class service, and remains committed to building an organization that will cover the entire U.S. and establish Wincor Nixdorf as a leader in service quality

"ATMs continue to be a critical service channel, with customers performing as many transactions at these machines as they do with our tellers," says Velline. "We recognize the need to continually invest in our ATM network and to provide our customers with the best level of service we can." ■







MAKE IT SIMPLE. EVEN IF IT ISN'T SIMPLE.

Shawn Smothers has a relationship with Wells Fargo that spans more than 16 years. Having supported the bank with numerous solutions from other companies, Smothers joined Wincor Nixdorf in November 2003 as Wells Fargo project manager. He oversees the installation of envelope-free ATMs at Wells Fargo in his role as a senior project manager. "Wells Fargo is a customer with very high expectations, both for themselves and for their partners," Shawn notes. "The environment is demanding, but it is rewarding to work with such a high caliber team. There is a special satisfaction that comes from delivering successfully to a customer with such high standards." ■



Shawn Smothers,
Project Manager,
Wincor Nixdorf.





Customer: Grupo Selco | **Founded:** 1997 | **Market position:** Grupo Selco is the market leader with their product Triple Gordo and serving more than 1,600 branches | **Operations:** design, creation, marketing and operation of lottery games of two kinds: preprinted tickets and online bets using Xion/M terminals | **Locations:** headquarters in Barquisimeto, Venezuela, and offices in Caracas | **Employees:** 135 | **Sales/Revenues:** US\$60 million

VENEZUELA'S LOTTERY RELIES FULLY ON WINCOR NIXDORF.

Venezuelans love to bet, with more than six million of them participating regularly in the country's numerous lotteries. Grupo Selco is one of Venezuela's largest providers of lottery games, equipment and support services. And Wincor Nixdorf is a key technology partner, having supplied the group with 500 Xion/M terminals in 2005 to bring the total to more than 2,000.

The company focused on the design, development and merchandising of lottery games, including online games for horse racing and other sports. Its Triple Gordo product is the leading lottery game in Venezuela. In addition, the group services a nationwide point-of-sale network for lottery tickets, working closely with eight state-run lottery organizations.

Together with its IT support unit Sistemas y Máquinas On Line, Grupo Selco serves more than 1,600 sales points, all connected to its nationwide data network. Most of these are independent lottery operators, although the group owns and operates lottery shops of its own. Its service portfolio is extensive, including not only the provision and installation of hardware and software but also service and maintenance, free hotline support and backup systems. Video is a planned new online feature of the terminals.

Availability and security ensure each bet. To ensure fast, reliable and secure computing, the Venezuelan lottery group uses QNX, a real-time transaction-oriented operating system. The system was designed not only to use few hardware resources but also to run critical applications in complex real-time lottery environments, such as horse racing. It also meets the group's high security requirements.

Indeed, security is a top priority at Grupo Selco. The company has numerous safeguards in place to avoid hackers and other criminals from manipulating its systems. Each sales point, for instance, is equipped with a router that not only connects the terminal to the group's data network but also serves as a firewall.

Wincor Nixdorf's mature Xion/M technology fully meets Grupo Selco's strict security requirements. But that is not the only reason why the group selected the German IT company in 2002 and has remained a customer ever since; other key factors include the company's flexible software and local support.



Rosangel Coutinho,
IT & Administration
Vice President,
Grupo Selco.

New game, new application, no problem. "From the start, IT experts at Grupo Selco made it clear they needed a flexible application, which could be changed quickly, to run on a reliable terminal," says Robert Sira, Account Manager for Wincor Nixdorf Venezuela. "The lottery rules in the country change quickly and the company must quickly adapt."

Not only that, the group also wanted to be in a position to develop new software applications that generate additional revenue and have a free hand in implementing them. "The flexibility of the Xion/M allows us to easily integrate new devices, such as screens, printers and speakers, which are required for new applications," says Rosangel Coutinho, IT & Administration VP at Grupo Selco. "New applications will help us obtain more benefits from our system."

Grupo Selco is the first company in Venezuela to implement a centralized online lottery system. The system is completely auditable by the state sponsors and tax authorities. It is also highly secure, thanks to the QNX operating system, integrated firewall and centralized downloads.

Luckily, Wincor Nixdorf is locally present. Support was another key for selecting Wincor Nixdorf. "We value the company's support provided through its local operating center in Venezuela," says Coutinho. "The center is a big plus."

Wincor Nixdorf's ability to offer local technical support is absolutely essential to Grupo Selco's operations. The lottery operator relies on service level agreements with aggressive response times to keep its huge network of Xion/M terminals installed across the country up and running. Wincor Nixdorf's local consulting group has also supported Grupo Selco from the start of the project, helping, for instance, with the customization of the Application Reference System (RAS) supplied by the German IT company's development center. ■



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THE HIGHEST AVAILABILITY IS NOT LUCK BUT HARD WORK.

Reinaldo Reinoso gained valuable experience while managing the project to deploy Xion/M terminals for Grupo Selco, one of Venezuela's largest providers of lottery games, equipment and support services. With no prior knowledge of the lottery business, Reinoso decided to visit lottery shops and observe for himself how people play and pay. His observations flowed into a recommendation that he later fine-tuned together with the customer. This was one part of the Venezuelan account manager's valuable learning experience. Another part was assuming full responsibility for realizing the Grupo Selco project. "This was the first time the company gave me the opportunity to manage a project all by myself," Reinoso says. "I won Wincor Nixdorf Venezuela's Employee of the Year Award for my successful work with Grupo Selco." ■



Reinaldo Reinoso,
Account Manager,
Wincor Nixdorf.

