

Banking Product Overview



Banking is changing, perhaps more rapidly than at any time in its history. Private and corporate customers are altering their strategies. Many retail banking customers make their transactions electronically, while others insist on going into a branch. Competition to meet every customer need is correspondingly fierce, but cost-cutting, including an increased shift toward reduced staffing levels, is squeezing bank resources and operations right and left. In addition to existing branch networks, financial institutions need the right mix of proven and innovative delivery channels to keep the customers they have and win new ones.

The result has taken on a variety of shapes. Many branches are being reorganized on a two-zone basis in which self-service and consulting merge seamlessly. And new types of branches are emerging, from pure self-service branches to bank shops, mini branches and specialized centers - each designed to attract and satisfy a particular set of customer requirements.



Self-service has become an indispensable element of customer service. Without a reliable, customized system base, banks cannot offer a broad range of services at manageable cost. Wincor Nixdorf offers a complete portfolio of self-service systems, from the simplest to the most sophisticated, to meet every self-service requirement.



Open architectures, the use of standards and the outstanding modularity of Wincor Nixdorf systems mean that our products can quickly be integrated and adapted to a financial institution's specific requirements. At the same time, there is a free choice of tools, networks, functions and application software.

And Wincor Nixdorf can offer you more than just machines. As a complete provider we can supply you with hardware and software solutions, consulting, project phase management, and all the other services you need to help your bank successfully meet the banking challenges of the future.

Basic characteristics of Wincor Nixdorf systems

Technology

The basis for all of Wincor Nixdorf's interactive kiosk systems is solid technology: standard PCs, liquid crystal displays and components chosen especially for their self-service suitability. High-grade materials and the latest manufacturing methods guarantee optimum system availability and a long service life for our products. A modular system concept supports a variety of configurations and permits a wide range of applications.

All automated teller machines from Wincor Nixdorf feature the following as standard: dispensing mechanisms based on proven friction technology, high-capacity cassettes, and an integrated journal and receipt printer.

Guaranteed quality

Wincor Nixdorf self-service systems stand out through their very high quality. DQS, a German institution responsible for certifying quality management systems, has certified that our quality assurance system complies with the DIN ISO 9001 standard and is applied consistently in practice. This standard covers all activities and procedures that have an impact on the quality of products and services across all areas - from planning, development, procurement and production to customer service. Guaranteed quality to keep customers satisfied.

Individuality

Self-service systems are a great help in shaping the image of service-oriented enterprises. So Wincor Nixdorf offers the option of ordering systems to conform with a customer's corporate design. Options range from custom colors to optional add-on components such as a logo field for card symbols, or bag rests and document holders that can be used for advertising purposes.

Ergonomics

All Wincor Nixdorf systems can accommodate international requirements and regulations governing design for use by the disabled. In addition to meeting standards such as the American with Disabilities Act (ADA) and other country-specific regulations, we also conduct tests with user groups in order to optimize handling for all users.

Security

Automated teller machines from Wincor Nixdorf meet even the most demanding security requirements. Different variants of safes are available, as is a function to retract any banknotes that have not been removed by the customer and place them in a separate compartment with a complete audit trail. Criminal use of forged ID cards is prevented by means of mechanisms such as MM and CIM86.

All input and output slots of our cash systems are protected against tampering. Encrypting PIN pads (EPPs) are shipped as standard. Connection of an intruder alarm system, use of special alarm wiring in the safe, and integration of a camera deliver complete protection for the system and users.

All input and output slots of our interactive kiosk terminals are also protected against tampering by means of shutter mechanisms. PIN pads with cryptographic functions are also available for these products. High-class locking systems prevent unauthorized physical access to internal components.

Flexible network integration

Wincor Nixdorf systems can be integrated in all kinds of network architectures, including direct connections to host systems and conventional multiuser systems, client/server architectures and networks from other manufacturers. Offline solutions are naturally also possible.



Ecology

Environmental protection is part of Wincor Nixdorf's corporate philosophy. Ecologically sound materials, long service lives, low power consumption and recyclability are criteria for an environmentally compatible product design that spans the entire life cycle of our products.

Wincor Nixdorf systems deliver a variety of functions

Wincor Nixdorf's product portfolio

With its variety of product classes, our portfolio meets the varied requirements of the heterogeneous international market, from monofunction low-end systems to multifunction systems for indoors or outdoors. Our product spectrum also embraces information systems, statement printers, multifunction transaction terminals featuring a scanner and multimedia facilities, and industry-specific check-in systems. Cash dispensing and deposit systems are also available. Our compactBANK and our cash recycling system, in which deposited cash is dispensed again, complete our product offering.

All Wincor Nixdorf systems can be adapted flexibly to various requirements thanks to their high level of modularity and our universal system concept.

Ease of use thanks to ergonomic design

High-resolution TFT liquid crystal displays guarantee constant quality of output and are easy to use because of their high-grade, precise touchscreens. In addition, the operation of these systems can be enhanced with robust keyboards and pointer devices such as trackballs. All components are ergonomically arranged so that they can be accessed without difficulty whether the user is seated in a wheelchair or standing.

Multimedia in self-service systems

A camera, stereo loudspeakers and a telephone handset are available for interactive communication with bank customers around the clock, for instance to provide personal advice. These facilities also make expert knowledge available across local boundaries.

Printouts in various formats

Information can be printed fast and in high quality using various formats up to A4. Large quantities of forms are stored in the systems. Documents are output individually or, if they cover several pages, in bundles. If a customer fails to remove any documents, the system will retract them and place them securely in a special compartment.

Document processing (checks/cash transfer forms)

This service allows transactions to be input directly or be scanned in and posted. These systems can be used on a self-service basis to scan in and/or edit funds transfer forms and process checks.

Output of coupons, tickets and other media

Wincor Nixdorf systems are extremely versatile owing to the wide range of cassettes for various purposes and the reliability and speed of our dispensing technology. For example, coupons or tickets can be output from cassettes in automated teller machines.

Barcode readers

Barcode readers are available for fast, easy recognition of barcoded documents so that they can be used as a basis for various services.

Banknote deposits/dispensing

When it comes to dispensing, all automated teller machines from Wincor Nixdorf feature the proven friction technology. Solutions for direct deposits of banknotes can be implemented both with dedicated deposit systems and through additional functions in multifunction systems. Unsorted bundles of up to 400 notes can be deposited without any trouble.

Coins

Sidecar solutions for the various systems support the processing of coins. Modules are available for bulk or individual coins. It is also possible to dispense coins, for instance as small change in cash transactions.

Envelope deposit unit

This unit enables cash, checks and various documents to be deposited in envelopes. An envelope dispenser is integrated in the device, and the deposited envelopes are placed in the safe. The integrated printer automatically outputs the transaction data, guaranteeing a clear association of envelopes and users without a great deal of follow-up processing.

Loading and unloading electronic purses

With this transaction module, all holders of the German account-linked GeldKarte can post cash from their accounts to their electronic purses or vice versa.

Passbook processing

The passbook processing module enables savings accounts transactions to be handled on a self-service basis. This module can be used to update passbooks, issue new passbooks and withdraw cash from savings accounts.

Platform components of Wincor Nixdorf systems

The software in Wincor Nixdorf's systems is the result of years of experience and ongoing development, leading to a product range that extends from MS DOS, OS/2 and Windows NT-based applications and emulators to a flexible modular system based on open 32-bit operating systems.

ProClassic: modular software for your self-service systems

Whether you need system-related service, modules for self-programming, business application functions, or complete turnkey systems and emulators, ProClassic is the software concept that can turn any system into an outstanding self-service center.

ProClassic is the ideal system basis for a migration path oriented to the future. It supports Internet features, Java and component models (CORBA, DCOM).

ProClassic/Enterprise

ProClassic/Enterprise from Wincor Nixdorf is used to implement future-proof multi-channel banking solutions. It protects your investments optimally because it integrates your current IT equipment in the first stage.

ProClassic/Enterprise is an open middle-ware layer between existing host (main-frame) and self-service systems. Intelligent upward and downward adapters (to the host and terminals, respectively), ensure that all individual components operate without trouble. Initially, your existing systems do not even "notice" that anything has changed!

With this option, you also place your infrastructure on a very powerful platform that incorporates all the ports for adding new delivery channels and provides almost unlimited add-on functions.

ProDevice

ProDevice, based on WOSA/XFS conventions, provides access to special banking and self-service peripherals such as ID card units, printers, PIN pads and encryption facilities. This software thus enables you to set up a uniform, vendor-independent platform both for self-service and front office operations.

ProTopas

ProTopas covers three areas:

1. Emulators to integrate every system in existing networks
2. Ready-made applications that can be adapted to specific service provider requirements
3. Basic components and function modules for rapid, convenient programming of custom applications involving technical components

Any hardware or software problems that occur can be eliminated with the Automatic Device Repair System (ADRS) regardless of the host/server protocol.

ProConnect

ProConnect ensures that Wincor Nixdorf self-service systems can be integrated easily in existing host or authorization systems via ISO 8583 protocols, and can also be used to run a standalone self-service network.

ProView

ProView is a server-based system for the monitoring and administration of self-service systems. It enables administrators to monitor the status of various self-service systems and their different components.

SST Agent and SST management solution

Wincor Nixdorf's SST Agent can be integrated in the monitoring and inventory

functions of an existing IT management environment to add functions that are specific to self-service and the remote commands needed for these functions. The SST Agent is installed directly on the self-service system, where it collects operating information from various sources and supports remote control of major system functions.

ProCash/FOnet: the solution for mini branches and attended self-service

ProCash/FOnet (Front Office network) shifts the entire handling of cash to the self-service area while still offering customers the support of bank staff. Cash transactions are posted at a front office workplace while cash is handled via self-service systems.

Cash systems

Wincor Nixdorf's ProCash family is the result of more than 25 years of experience both in the development of automated teller machines and in ongoing cooperation with our customers throughout the world. The outcome is a system family that sets new standards in technology, modularity and design.

These cash systems can integrate a wide range of custom functions but, even if they are multifunction systems, they can still be operated intuitively thanks to their graphical user interface. All systems are equipped with liquid crystal displays. All input and output modules also feature Braille labeling as standard.

Further development of Wincor Nixdorf's ProCash product family has resulted in the xe generation, which has been optimized technologically to cover international customer requirements and trends while retaining its external appearance and overall functionality. The flexibility of these systems is unrivaled on the market when it comes to ideal configuration and availability.



ProCash 1500xe **Monofunction automated teller machine for indoors**

The ProCash 1500xe is the entry-level system in the ProCash product family. Its compact size makes it the ideal system for sites at which little space is available and the focus is entirely on cash handling. Featuring up to 4 cassettes, the ProCash 1500 guarantees maximum availability, even when it is installed at off-premise locations such as supermarkets and service stations.

In addition to the basic functions of dispensing cash and displaying information (for example, balance inquiries), the ProCash 1500xe can be expanded in line with your requirements:

- Printing of receipts or other documents
- Audio systems (loudspeakers/headset)



ProCash 2000xe
Monofunction automated teller machine for indoors

With its small footprint and high availability, the ProCash 2000xe is a compelling solution. It features a motor-driven mechanism which ensures that cash is dispensed down to the very last banknote from each of the maximum of four cassettes supported. In conjunction with various ready-made frames the ProCash 2000xe is very versatile when it comes to installation and is ideal for sites where space is limited.

The ProCash 2000xe can be expanded to meet your specific requirements, for example:

- Intruder alarm system
- Portrait camera
- Touchscreen
- Sunlight display (12.1")
- Barcode reader
- Illuminated logo areas



ProCash 2050xe
Monofunction automated teller machine for indoors and outdoors

The arrangement of controls on the ProCash 2050xe ensures discretion at sites with heavy customer traffic such as pedestrian zones and shopping malls. This effect is enhanced by the privacy display filter that is available as an option. The system draws increased attention through the logo area on the outer frame, which can be custom-designed and is visible from a great distance through backlighting.

Options:

- Intruder alarm system
- Portrait camera
- Touchscreen
- Sunlight display (12.1")
- Audio support
- Barcode reader



ProCash 2100xe
Multifunction automated teller machine for indoors

The ProCash 2100xe provides broad functionality, has a sophisticated design, and satisfies international criteria for ergonomics. It can be configured very flexibly to meet customer-specific requirements optimally. This also applies to the various installation options: as a free-standing system or built in, half through a wall or completely integrated with a tunnel surround.

Options:

- Passbook processing
- Printing of statements, other information, tickets, etc.
- Deposit of banknotes, valuable documents (envelopes)
- Barcode reader
- Document scanning
- Processing coins

Cash systems



ProCash 2150xe **Multifunction automated teller machine for outdoors and lobbies**

The ProCash 2150xe provides full service and absolute discretion for customers. Standard frames simplify installation in various conditions and allow the system to be installed through walls of up to 360 mm in thickness. Old systems can be replaced without having to make any structural changes to the building. The main controls are made of stainless steel to provide protection against vandalism.

Options:

- Passbook processing
- Printing of statements, other information, tickets, etc. on paper up to a width of 250 mm
- Deposit of banknotes, valuable documents
- Extended editing thanks to an alphanumeric combined keyboard
- Barcode reader
- Document scanning



ProCash 2250xe **Multifunction drive-up automated teller machine for outdoor use**

The ProCash 2250xe is installed through the wall, and has been especially designed to provide drive-up banking facilities. An optional climate control unit makes sure that the ProCash 2250xe is also available in the most inclement weather conditions.

The system is compact and is suitable for installation at sites where there is little space. In addition to dispensing cash and displaying information the ProCash 1500xe can be expanded in line with your requirements.

Options:

- Printing of receipts or other documents
- Deposit of banknotes, valuable documents (envelopes)
- Issue of tickets or coupons from versatile cassettes
- Printing of statements



ProCash 2350xe **Multifunction, free-standing drive-up automated teller machine for outdoor use**

The ProCash 2350xe has been designed to provide reliable and convenient drive-up banking facilities, and can be operated from any vehicle. Its built-in climate control unit ensures around-the-clock operation even in the worst weather conditions.

Options:

- Printing of receipts or other documents
- Issue of tickets or coupons from versatile cassettes
- Printing of statements and other information on paper up to a width of 250 mm
- Deposit of banknotes, valuable documents (envelopes)

Automated banking machines



ProCash 3000 **Monofunction deposit system** **for banknotes and documents**

The ProCash 3000 is a convenient self-service system for deposits of banknotes and/or documents. It has a compact design that makes it suitable for installation in lobbies, and is ideal at sites with a high rate of deposits.

In addition to the basic functions of handling deposits of cash and documents and displaying information, the ProCash 3000 can be expanded in line with your requirements:

- Printing of receipts or other documents on the full graphics printer
- Extended editing thanks to an alphanumeric combined keyboard
- Barcode reader
- Audio systems (loudspeakers/headset)
- Custom color schemes, labeling in Braille, power-saving function

ProCash 3100xe **Cash Recycling System**

The ProCash 3100xe combines the deposit and dispensing functions in a way that is unique on the market to date. Deposited banknotes can be made available again for dispensing. Time-consuming, costly replenishment and emptying operations are reduced to a minimum in this way, as is the follow-up processing of deposited cash.

The ProCash 3100xe is available in various configurations:

- Dispensing system
- Deposit system
- Dispensing and deposit system
- Cash recycling system

compactBANK **The innovative solution** **for self-service branches**

Wincor Nixdorf's compactBANK is the ideal system basis for mini branches. With its footprint of less than 2 square meters, the compactBANK bundles all of a branch's basic services in a single self-service system. This system is not only a meaningful service supplement at mini branches but also enables you to provide branch services across the board at optimum cost.

At the same time, flexible network integration, high quality and integrated security components ensure maximum availability for your financial institution and your customers.

Interactive kiosk terminals



ProPrint 1000 / ProPrint 2000 / ProPrint 2000 LS

Sophisticated customer information printers

Wincor Nixdorf's ProPrint systems represent a new generation of self-service customer information printers offering optimum ergonomics and functionality. These systems meet the highest possible performance standards in terms of technology and functionality.

The ProPrint systems provide customers with the following functions:

- Statements for current, savings and securities accounts
- Information on bonus accounts
- Information terminals
- Time account transactions

Documents are output in a very short time once customers have identified themselves using a customer card or ec card with the option of a PIN.

Ease of use by customers has been designed into these systems with minute attention to detail. The systems optically monitor paper levels, and have an external indicator to show how much is left so that employees can check the paper level in a machine without having to open it. The paper compartments can be pulled out and the system keyboard folded out.

Highlights

- Electronic security program for paper control in statement printers
- Ergonomic and elegant design
- Hybrid card unit
- External paper fill status indicator
- Short transaction times
- Dot matrix or thermal printers with dual feed
- Easy, user-friendly handling
- Complete graphics capability



ProConsult 2000
Multimedia self-service system

The compact multimedia ProConsult 2000 provides extensive functionality on a tiny footprint, allowing this self-service system to be integrated easily in various architectures. Its exemplary ergonomics and elegant design encourage customers to make use of the almost unlimited options that this system has to offer.

Modern document scanners form the basis for interactive operations. The ProConsult 2000 displays this information on screen. Powerful text recognition software is available to process the scanned documents optimally at low cost.



ProConsult 2050
Multimedia self-service system for indoors and outdoors

The ProConsult 2050 is an ideal supplement to outdoor automated teller machines when the goal is to provide extended customer service around the clock.

This new terminal can be used to provide banking services, handle payment transactions, print information and the like. It has been designed for installation through the wall into a lobby or through an external wall.

The functionality of the ProConsult 2050 is roughly equivalent to that of the ProConsult 2000.

Wincor Nixdorf systems are ideal for integration in your corporate design. You can choose the color scheme you want from a range of colors.

The self-service systems are then prepared in accordance with your requirements and shipped.



Interactive kiosk terminals



ProInfo 1000 **Multimedia kiosk terminal** **as a freestanding or wall model**

In the ProInfo 1000, Wincor Nixdorf has developed a modular kiosk terminal that meets all requirements for interacting with customers via multimedia.

This kiosk terminal covers all aspects of communications. It integrates multimedia components ranging from input/output via a touchscreen, to a sound system, even to a document printer. This enables any application to be implemented.

As a result of its small size and attractive design the ProInfo 1000 is particularly suitable for installation at locations where space is limited, such as retail stores or bank branches. It is available in both floor-standing and wall models.



Orbiter **Multimedia terminal** **for indoors and outdoors**

The Orbiter's attractive vertical system design attracts people to this multimedia terminal even from a distance.

With its modular design and the option of custom configurations, the Orbiter can be used for a variety of self-service solutions. It can issue different types of tickets in conjunction with various payment functions, and retrieve and print information.

Wincor Nixdorf's Orbiter enables companies to present their products and services in an optimum manner at marketplaces, in downtown pedestrian zones, at transit stops and naturally at banks, shopping malls, etc.



Printers



HighPrint 4915+ **Multifunction document and passport printer**

The HighPrint 4915+ is particularly easy to use and has a compact design. Its noise-optimized 24-needle printing mechanism means that it can be used with the utmost flexibility. Users are supported by a clearly arranged control panel with a 32-character plain text display.

The 2 x 16-character display of the HighPrint 4915+ can be used in two ways: to output the printer status and provide users with operating instructions.

The basic model has extensive features for use in various service areas. The enhanced model can be extended by an automatic A4 paper feed as an option.



PBT 11 passbook update terminal **Tabletop model** **for passbook processing**

Passbooks are used in many countries for current accounts as well as for savings accounts. They frequently involve non-cash transactions that are cost and labor-intensive when conducted by staff. The PBT 11 passbook update terminal from Wincor Nixdorf is a tabletop model for indoor self-service.

The PBT 11 features a magnetic stripe reader plus page code and print line recognition. This system can automatically turn the pages of passbooks forward and backward. Passbooks that are not removed are placed in a retract compartment.



PBT 33 passbook update terminal **Self-service solution** **for passbook processing**

The PBT 33 has been developed to process passbooks. Its appealing floor-standing design means that it can be integrated easily in existing self-service installations.

The screen is a 15" liquid crystal display capable of outputting detailed information for customers. A 6 x 40 character LCD is also available as an option.

This system can automatically turn the pages of passbooks forward and backward. Passbooks that are not removed are placed in a retract compartment. The system can output and print new passbooks directly. The PBT 33 features a magnetic stripe reader plus page code and print line recognition.

Overview of automated teller safes



ProCash BBA UT **Automated teller safe** **- under-counter model**

The ProCash BBA UT is an automated teller safe intended for installation directly at the workplace or at the counter. It can be installed almost completely beneath the counter or a desk. Only the cash output and controls protrude, and are thus readily accessible to operators.

Illuminated arrows at the cash output point indicate which transactions are associated with a specific operator.

The ProCash BBA UT holds up to five banknote cassettes in a safe that complies with CEN/VdS III or UL 291 Level 1. With both types of safes, cash can be kept in the system outside normal banking hours.



ProCash 5000 **Automated teller safe** **- counter model**

This counter model has been designed for situations where ease of replenishment, a small footprint and a small maintenance space are important. It is not necessary to pull the dispenser out of the safe in order to replenish the cassettes.

A numeric display ensures that a transaction is clearly associated with a specific operator, permitting use by two or more operators.

As in all ProCash BBA models, all functions for direct connection to a police emergency call system are integrated in this system. No external adapters are needed.



ProCash 5000 mini **Automated teller safe**

The ProCash 5000 mini enables financial institutions and postal services to offer efficient, secure cash dispensing facilities on a very small footprint, including open plan customer areas.

This system makes it possible to do without dedicated teller workstations that tie up personnel and involve expensive security facilities (reinforced glass or other bulletproofing). It secures, simplifies and accelerates cash transactions, allowing staff to devote more time to advising customers.

An outstanding feature of the ProCash 5000 mini is its small size, making the system ideal for installation sites where there is little space. As an undercounter model it can also be installed beneath the work surface.



ProCash 6000
Automated teller safe
with cash recycling

The ProCash 6000 is a counter model that offers a large capacity in a small space.

With its cash recycling function, this system ensures that deposited cash can be used again immediately for dispensing. A counterfeit note detection module ensures that no forgeries can enter this cash cycle.

The ProCash 6000 features four drum modules with a maximum capacity of 600 banknotes each, together with another two or four drum modules holding 350 notes each. This ensures a very high total capacity with sufficient leeway in case far more cash is dispensed than is deposited, or if there are major fluctuations in the course of a day.



ProCash 6100
Automated teller safe
with cash recycling

The ProCash 6100 is a space-saving model that is ideal for installation under the counter.

With its cash recycling function, this system ensures that deposited cash can be used again immediately for dispensing. If necessary, the operator can also replenish the system with a bundle of cash from the vault during normal banking hours.

The ProCash 6100 comes with six or eight drum modules located in a safe that is certified according to CEN/VdS III or UL 291 Level 1. With these types of safes, cash can also be kept outside normal banking hours.

Automated teller safes from Wincor Nixdorf

The automated teller safes from the ProCash series enable financial institutions to offer cash dispensing facilities in customer areas with an open floor plan, thus supporting the trend towards flexibly designed branches.

Using the ProCash systems, it is possible to eliminate dedicated teller positions that tie up personnel and involve expensive security facilities.

Automated cash dispensing supports bank staff reliably and fast. The models in the ProCash 6000/6100 series not only count deposited cash; through their integrated counterfeit note detection module, they also prevent the acceptance of forged banknotes.

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