

» customer case



Self-service helps Erste Bank boost consulting-based sales

One of Austria's leading retail banks, Erste Bank Sparkasse AG, has continuously expanded its network of CDS (Cash Deposit System) machines over the past 14 years. With CDS solutions at the heart of its self-service strategy, the bank has achieved considerable cost savings on manual cash handling, releasing staff to play a more profitable consulting role.

“Cash transactions have become much cheaper thanks to self-service.”

Peter Schlager,
Channel Management
Branch Office & Self-Service
Erste Bank

About Erste Bank Sparkasse AG

Erste Bank Sparkasse is part of Erste Bank Group, the biggest financial provider in central Europe by number of customers and total assets. Within Austria, Erste Bank Sparkasse has a total of 14,800 employees. Around 2.8 million customers are served by a network of 1,047 (2007) Erste Bank and Sparkasse branches.

The challenge

In the early 1990s, Erste Bank Sparkasse AG began to search for a way to improve cash handling routines and give its personnel a more stimulating, productive role. The bank wanted to move away from manual cash handling and find a more cost-effective solution that would give staff much more time to advise customers and sell the bank's services.



CDS solutions are central to Erste Bank's self-service strategy

Erste Bank Sparkasse AG is well on its way to achieving its ambitious long-term goals: to substantially decrease the time staff spend handling cash and considerably increase time spent on advising customers and selling services. CDS solutions continue to play a key role in the self-service strategy with 3rd Generation CDS 820 units from SCAN COIN now being introduced.



» the journey

In the early 1990s, Erste Bank Sparkasse AG began looking at the possibilities of self-service banking to cut cash handling costs and revolutionise the way their personnel worked. At that time, bank staff spent 40% of their time on traditional counter services, 40% on administrative and back office work, and only 20% on consulting and selling. The bank set an ambitious long-term goal to dramatically change that ratio, so that staff would spend only 20% of their time on administrative/service tasks and the remaining 80% on consulting.

The bank chose SCAN COIN CDS systems as a core element in their new self-service lobbies and the first unit was installed in 1993. SCAN COIN was a pioneer in automatic coin depositing having introduced the first CDS machines six years earlier.

“Our customers really do appreciate being able to make deposits around the clock.”

SCAN COIN CDS solutions use a highly accurate patented electronic counting sensor to identify and count deposited coins while rejecting foreign, damaged and counterfeit coinage.

24-hour banking proved popular

As a relatively early adopter of self-service, the first challenge for Erste Bank Sparkasse was to win the trust of customers. However, with reliable CDS solutions from SCAN COIN, customers soon recognised the speed and convenience benefits of automated transactions. “Our customers really do appreciate being able to make deposits around the clock,” says Peter Schlager, Channel Management Branch Office & Self-Service. Surveys have revealed that both private customers and small businesses are highly satisfied with the bank’s 24/7 lobby services.

Erste Bank's

» the result

With satisfied self-service customers, cost-effective cash depositing and staff spending more time creating revenue rather than handling cash, Erste Bank Sparkasse has gained many benefits from its long-term use of CDS solutions.

Cutting costs for cash handling and boosting consultancy-based sales is as high a priority today as it was in the early 1990s. Erste Bank Sparkasse is getting closer to its goal of channelling 80% of staff resources into sales and consulting. "The self-service concept helps us to achieve a great deal of our goals with far fewer transactions via the counter," says Peter Schlager, Channel Management Branch Office & Self-Service.

Bank staff now spend more time in a stimulating selling environment offering customer support in the self-service lobby. "The Cost/Income-Ratio for the branch offices shows a very positive trend as the revenue increases and costs get lower," adds Peter.

Through renewal and expansion of its machine base, the bank has always had access to the most cost-effective, state-of-the-art coin processing technology and this is continuing with the installation of CDS 820 units from SCAN COIN. Erste Bank Sparkasse has a ROI model to ensure the viable expansion of its CDS network. In simple terms, if a member of staff spends more than 10 hours handling coins manually per month, investment in a CDS 820 will show a positive ROI.

» the solution

The first CDS from SCAN COIN, a CDS Mark 1, was installed in 1993. Today, the bank's overall automatic depositing solution for its Austrian branches includes some 350 CDS models of various ages delivered by SCAN COIN's Austrian partner, GZT.

The machines in current use are:

- 280 x CDS 60X
- 5 x CDS 680
- 40 x CDS 700
- 20 x CDS 820

Older models are replaced after a service life of some 10 years and new installations are introduced at branches once the break even points on the ROI model are triggered. The latest installations were 3rd Generation CDS 820 units.



Smart on-line interface

Most of the bank's coin-processing CDS units from SCAN COIN are installed in a "rapid" semi on-line mode using the Smart on-line interface and software. Transactions are transferred to the host immediately, which means the customer receives a credit within a few seconds.

The CDS 820 is a 3rd Generation CDS solution from SCAN COIN. Its unique modular design makes truly tailored CDS solutions possible for banks and retail stores with medium to high-volume coin flows.



» quick facts

Customer: Erste Bank Sparkasse AG
Location(s): Austria
Key information: Erste Bank Sparkasse AG is a leading Austrian bank with 14,800 employees. Around 2.8 million customers are served by a network of 1,047 Erste Bank and Sparkasse branches.

The challenge: Erste Bank Sparkasse had ambitious long-term aims to introduce self-service banking, cut manual cash handling costs at branches and release staff for profitable consulting activities.

The solution: SCAN COIN has helped the bank establish CDS as a key element in its successful self-service strategy and continues to supply solutions as the bank expands its CDS network.

The result: Self-service depositing is a highly appreciated element in the bank's offering to customers. Considerable cost cutting gains have been made and staff spend more time selling banking services.

Products and software: The Austrian bank is continuously renewing and expanding its base of SCAN COIN CDS units, which currently comprises some 350 units:

- 280 x CDS 60X
- 5 x CDS 680
- 40 x CDS 700
- 20 x CDS 820

All coin-deposit CDS units are installed in a "rapid" semi on-line mode using Smart on-line interface and software.

your complete partner



Banking



Retail



CIT/Cash centres



Public transport



Gaming/Amusement



SCAN COIN is one of the leading and most accurate partners for banks all over the world, from smaller branches to central banks.

The banking sector is highly demanding in terms of security for both hardware and software, and in both these areas SCAN COIN is world leading.

SCAN COIN pioneered within self-service as early as in 1987, and today we are once again first in launching tomorrow's solutions for banks and financial institutions.

Our patented sensor technology provides superior accuracy and speed for both coin and note processing, with full software support.

The versatility and high performance of our solutions draw on the experience from other industries with very specific demands, such as CIT, public transport, retail and gaming/amusement, that daily provide us with key insights for tomorrow's technology.

Founded in 1966, SCAN COIN is one of today's leading suppliers of cash processing equipment, system solutions and services. Our worldwide customer base is served through a network of SCAN COIN companies and distribution partners covering some 120 countries. SCAN COIN develops, manufactures and markets equipment and integrated solutions for handling banknotes and coins, and has become a world leader in the automatic cash processing market.

SCAN COIN

SCAN COIN AB, Jägerhillgatan 26, SE-213 75 Malmö, Sweden
 Phone int. +46 40 600 06 00, Fax +46 40 600 07 00, E-mail: info@scancoin.se, Internet: www.scancoin.com



SCAN COIN COMPANIES
 SCAN COIN Svenska AB
 SCAN COIN A/S
 SCAN COIN A/S
 SCAN COIN Ltd.
 SCAN COIN Ireland Ltd.
 SCAN COIN - PERCONTA GmbH
 SCAN COIN North America Inc.
 SCAN COIN S.L.
 SCAN COIN Ltd.
 SCAN COIN Italia s.r.l.
 SCAN COIN-Borsu Systema B.V.
 SCAN COIN Belgium
 France Espèces SAS
 ServiCash Ltd.

ADDRESS
 Gustav Illis boulevard 46, SE-169 73 Solna, Sweden
 Rosenholmveien 25, NO-1410 Kolbotn, Norway
 Smedeland 6, DK-2600 Glostrup, Denmark
 Dutch House, 110 Broadway, Salford Quays, M50 2UW, UK
 Bracetown Business Park, Clonee, Co Meath, Ireland
 Sylvesterallee 2, DE-225 25 Hamburg, Germany
 20145 Ashbrook Place, Suite 110, Ashburn VA 20147-3375, USA
 Tomas Bretón, 31-35 Local 7, 08950 Esplugues de Llobregat Barcelona, Spain
 Room 1301-2, 13/F, Easey Commercial Building, 253 - 261 Hennessy Road, Wanchai, Hong Kong
 Via Vittorio Veneto 8, IT-20091 Bresso (Milano), Italy
 Van Weerden Poelmanweg 23, NL-3768 MN Soestduinen, The Netherlands
 4, rue de la Presse, BE-1000 Bruxelles, Belgium
 10, rue de Temara, B.P. 8266, FR-78108 Saint-Germain-en-Laye Cedex, France
 Rua Campos Junior, 7-A, 1070-306 Lisboa, Portugal

PHONE
 +46 8 555 282 00
 +47 66 81 34 00
 +45 43 63 06 44
 +44 161 873 0500
 +353 1 801 4077
 +49 40 547 6130
 +1 703 729 8600, 800 336 3311 (Toll free)
 +34 934 965 748
 +852 2590 6438
 +39 02 610 11 47
 +31 35 603 98 88
 +32 2 223 75 30
 +33 1 39 04 05 50
 +351 21 760 90 44

E-MAIL
 info@swe.scancoin.se
 info@scancoin.no
 info@scancoin.dk
 sales@scancoin.co.uk
 sales@scancoin.ie
 info@scancoin.de
 inquiry@scancoin-usa.com
 info@scancoin.es
 clam@scancoin.com.hk
 info@scancoin.it
 info@scbs.nl
 infos@france-especes.fr
 infos@france-especes.fr
 servicecash@mail.telepac.pt