

WINCOR NIXDORF PERSPECTIVE

New system processes mixed bundles of cash and cheques

Cheque and cash deposit – customer input any way around!

It has now become even easier to input cheques and banknotes into ATMs. The new generation of Wincor Nixdorf's Cheque and Cash Deposit Modules (CCDM) can now do more than accept bulk deposits of up to 50 cheques or 50 banknotes: the module has been optimised to accept and process mixed bundles of cheques and banknotes, irrespective of the way they are presented, and even includes cheques with MiCR.

"This innovation has allowed us to increase our lead over our competitors and offer bank customers an even better service with the new technology", says John Ennis, Banking Director at Wincor Nixdorf UK. *"What's more, the new system has more cassette capacity, so better availability and less need for operational intervention from branch staff."*

Wincor Nixdorf has already installed more than 20,000 ATMs with CCDM functionality worldwide. *"We are offering UK banks the opportunity to upgrade their existing Wincor Nixdorf ATMs with the new technology. We want to offer new generation functionality in stand-alone devices or in new or existing ATMs, in order for banks to utilise existing assets to benefit their customers. It is my firm belief that these devices will become ubiquitous, and*



*demand*ed as part of everyday customer behaviour, much like airline self-service check-in terminals", added Ennis.

Automated cash and cheque processing cuts handling costs

With its intelligent deposit system, Wincor Nixdorf is automating the entire cash and cheque handling process and shortening the cash cycle. Cash and cheques are validated using the latest, precise image processing technology, and allows for cheque images to be printed as proof of deposit on customer receipts. Furthermore, the entire posting process is automated, eliminating the need to process cash or cheques manually.

The new technology enables banks to benefit from lower costs of cash logistics: reduced cost of emptying and replenishing as well as lower interest. At the same time, the cash supply is more secure and there is no reduction in ATM availability. According to TowerGroup analysts, each envelope deposit made at an ATM costs \$1.70, and each counter transaction \$1.40. But by scanning bundled cheque deposits, Wincor Nixdorf's system cuts bank costs to just \$0.40 per transaction. ■

For more information call +49 5251 693 3301 or visit www.wincor-nixdorf.com.

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