



**WINCOR NIXDORF**

**CASH CYCLE MANAGEMENT™ SOLUTIONS**  
**Roma 23 Marzo 2011**

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**WINCOR**  
**NIXDORF**

EXPERIENCE MEETS VISION.

**Cash Handling Oggi**  
**+8%**

**Il numero delle banconote in circolazione  
cresce ogni anno**

Source: European Central Bank

  
**>50 Mrd.  
Euro**

**Costo annuo di gestione del cash  
(in Europa)**

Source: Studies from national banks,  
European Payment Council and  
own analysis of Wincor Nixdorf

  
**90%**

**dei pagamenti mondiali  
sono in denaro contante**

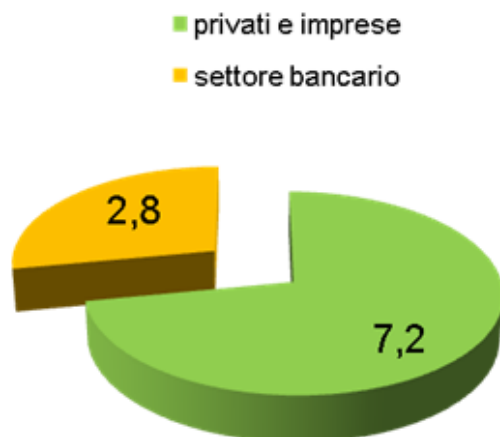
Source: McKinsey Global Payment Map

  
**>10 Mrd.  
Euro**

**Costo annuo di gestione del cash  
(in Italia)**

Source: McKinsey Global Payment Map

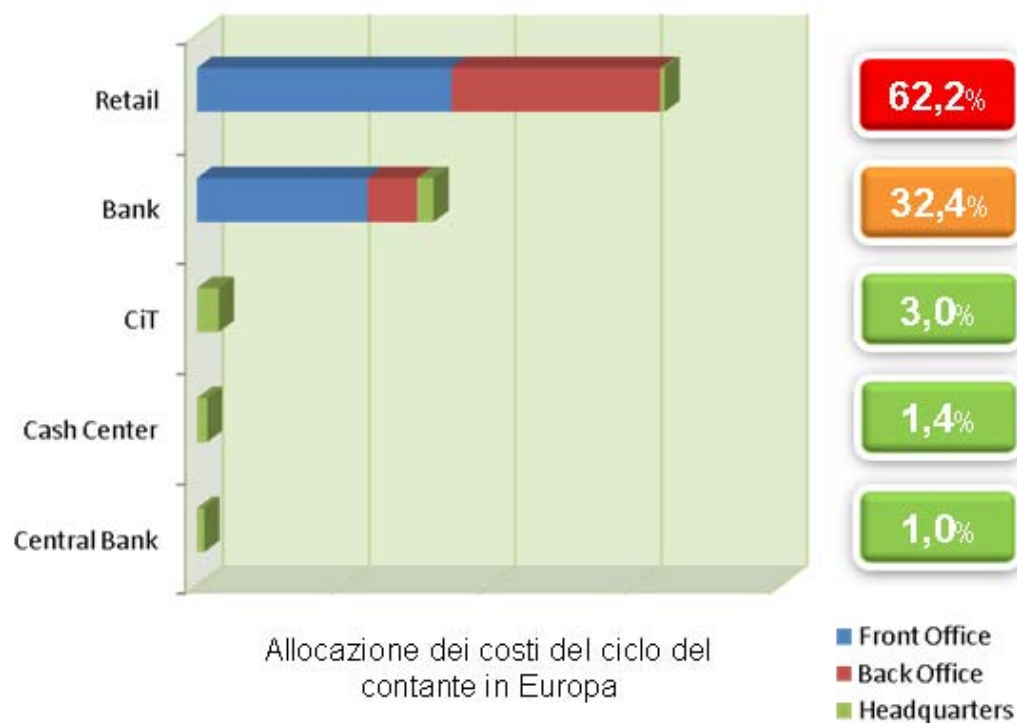
## In Italia



Ripartizione in Italia, in miliardi di Euro

\* Fonte: ABI (25.02.2009)

## In Europa



Allocazione dei costi del ciclo del  
contante in Europa

■ Front Office  
■ Back Office  
■ Headquarters

## Cash Handling Today

300 bn  
USD

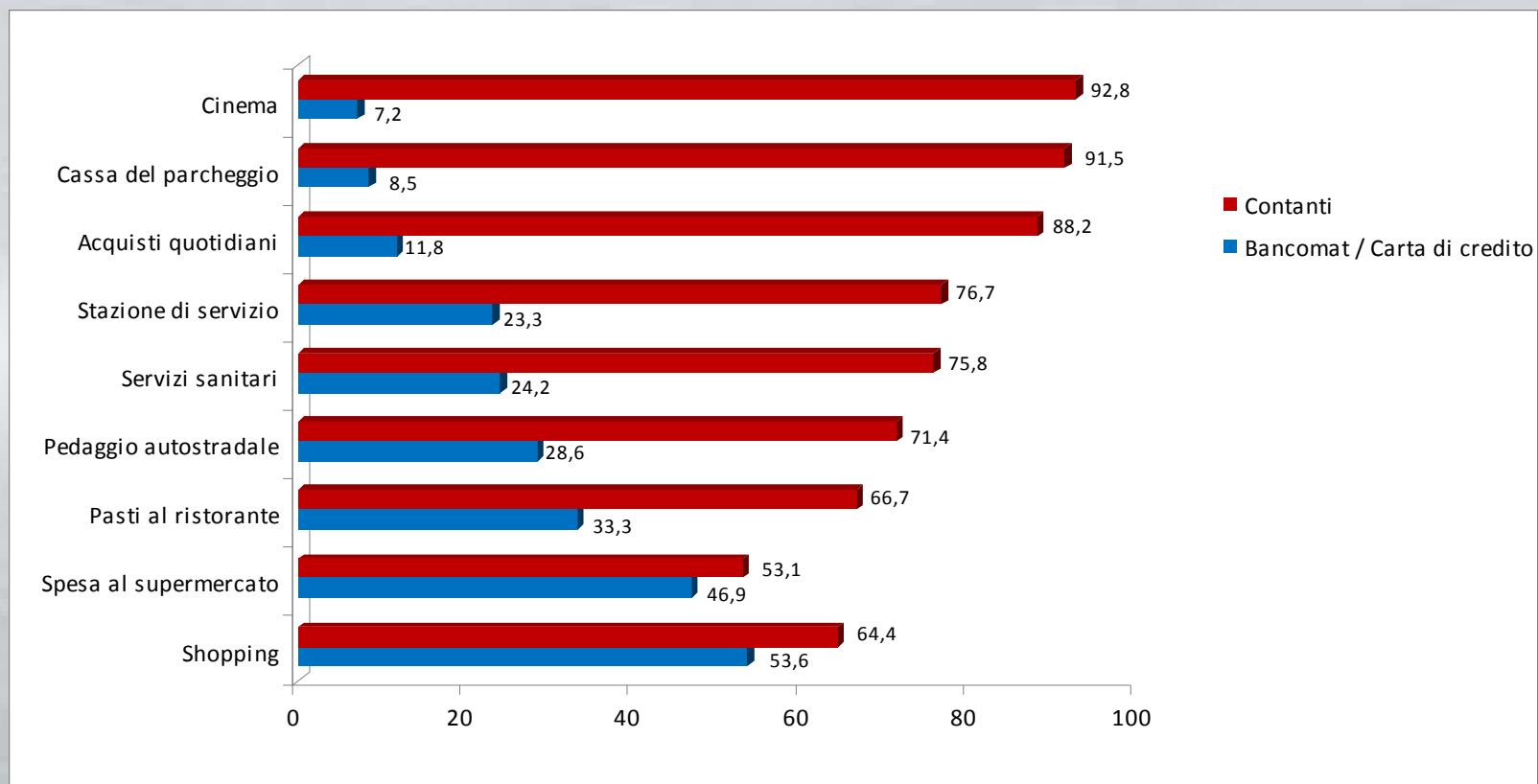


**Annual cost of cash handling**

Source: McKinsey Global Payment Map

**Da una ricerca DOXA su “Italiani e denaro contante”**

Quale strumento di pagamento utilizza prevalentemente per...



Fonte: Ricerca DOXA commissionata da Wincor Nixdorf, Ottobre 2010



**Da una ricerca DOXA su “Italiani e denaro contante”**

**Per quale motivo abitualmente ha con sé denaro in contanti?**



**Fonte: Ricerca DOXA commissionata da Wincor Nixdorf, Ottobre 2010**

**Da una ricerca DOXA su “Italiani e denaro contante”**

- **Il 60% degli italiani non uscirebbe mai senza contanti**  
*Il 39% non uscirebbe senza carte di pagamento*
- **La somma di denaro media che si tiene con sé è di 65 €**  
*Varia con l'età (giovani 52 €), area geografica (maggiore nei piccoli centri urbani) e sesso (uomini 71 €)*
- **La soglia per pagamenti con carta è di 143 €**  
*Crescente con l'età*
- **Frequenza di prelievo è di circa 2 volte a settimana**  
*Scende a 1,6 per > 65 anni e sale a 2,8 tra i giovani 18-24 anni*
- **Il 32% degli Italiani preleva i contanti allo sportello**  
*Nei piccoli centri (fino a 10.000 ab.) la percentuale sale a 43%*
- **Utilizzo del contante per i pagamenti:**
  - *70,1 % uguale o superiore agli anni precedenti*

Fonte: Ricerca DOXA commissionata da Wincor Nixdorf, Ottobre 2010

### Cost reduction

- High labor time & costs in cash handling
- High cash stock
- Manual, recurring processes



### Security

- Robberies
- Inventory differences
- Cash losses
- Risk management



### Transparency

- Where is my cash?
- Lack of information about cash position and amount
- No "real-time" monitoring of the complete cash cycle

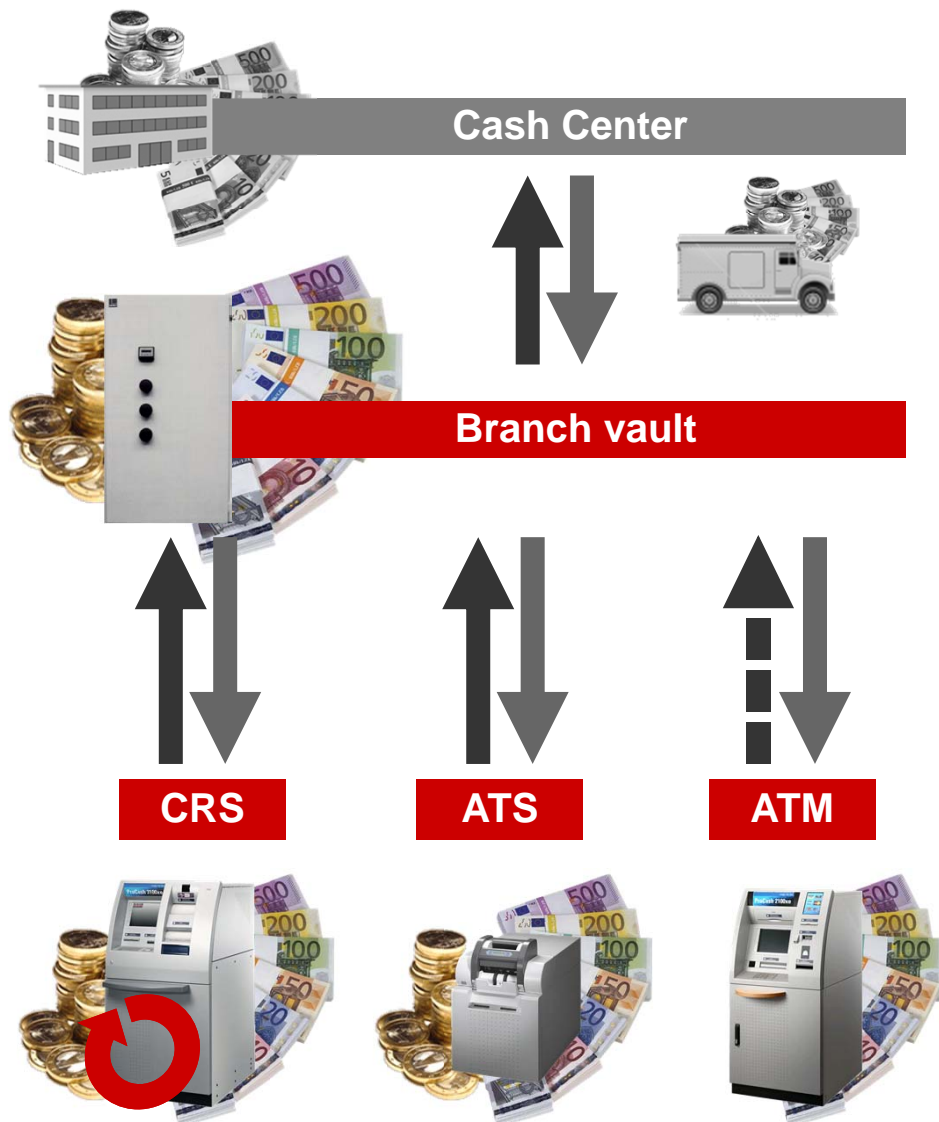


### Process optimization

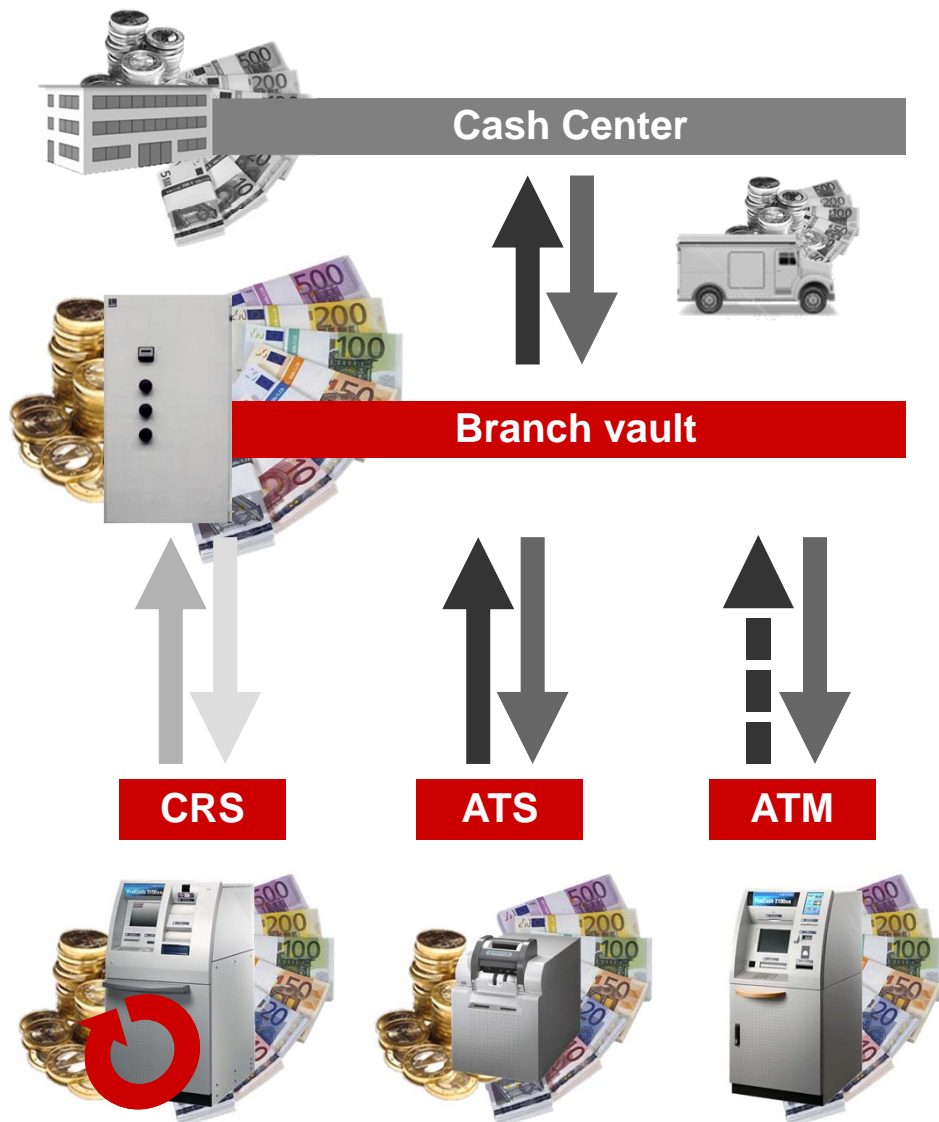
- Store staff involved in non-productive cash handling
- "Risk Management" through multiple CiT contracts
- Multiple number of
  - ▶ software solutions
  - ▶ involved parties
  - ▶ manual interfaces





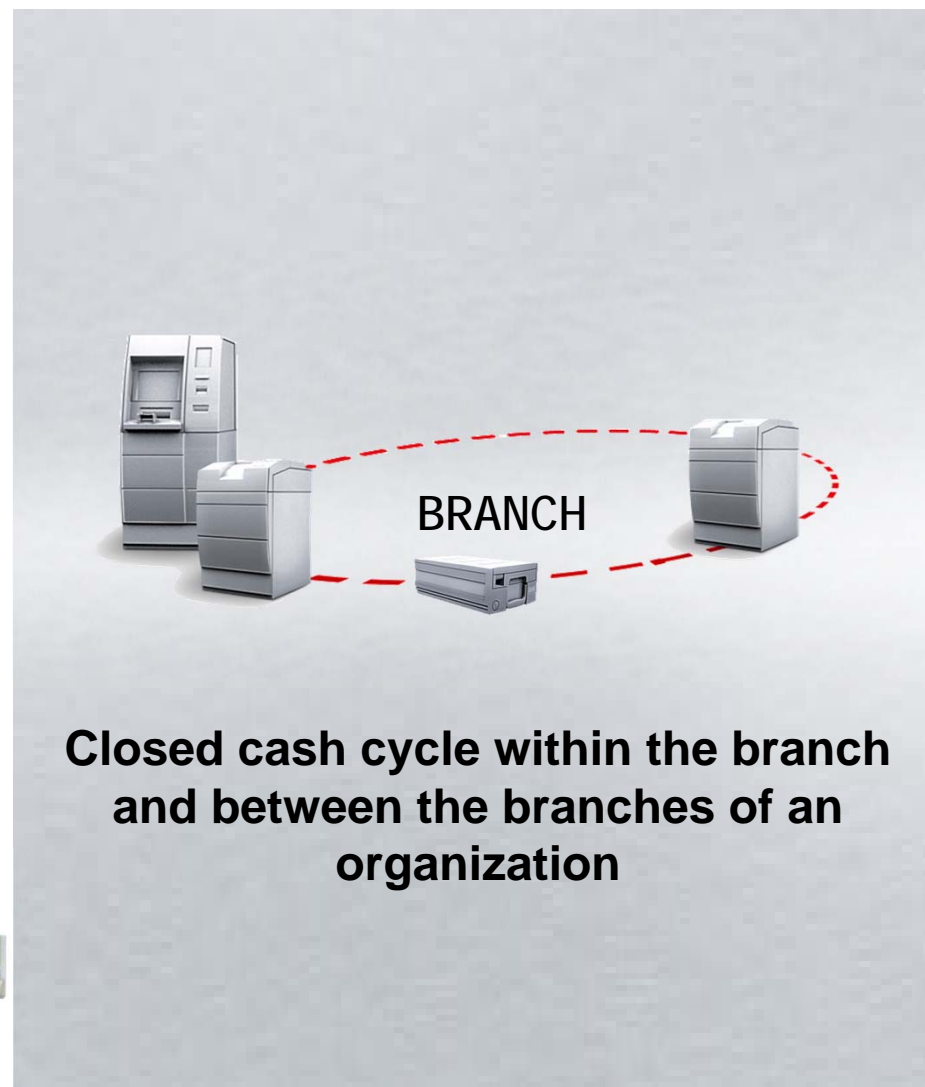
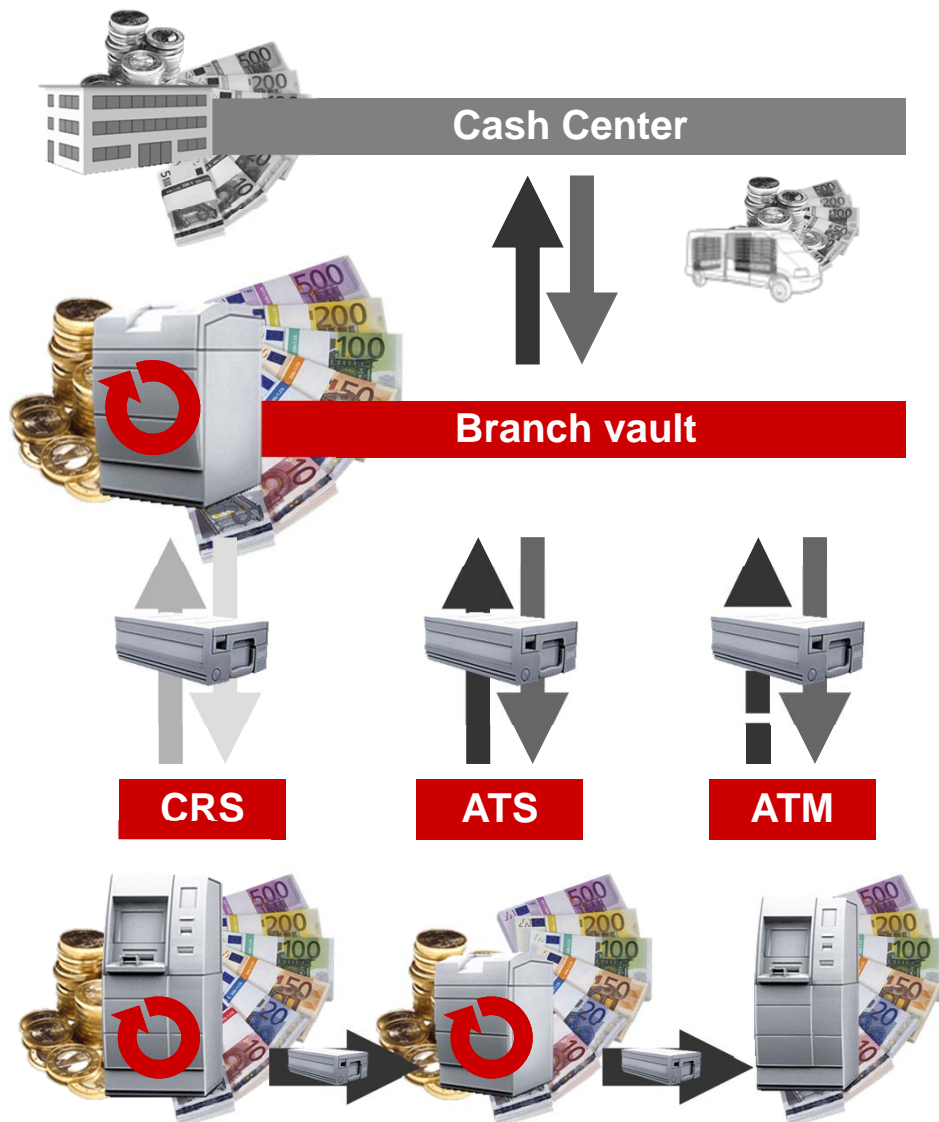
**Banking Cycle - TODAY****Current cash supply chain management process: significant pain points**

- High personnel tie-up in branch cash processes
- Limited security for branch staff
- No real-time monitoring of the complete cash cycle
- Multiple number of software solutions and involved parties
- Manual interfaces in cash handling and information flow

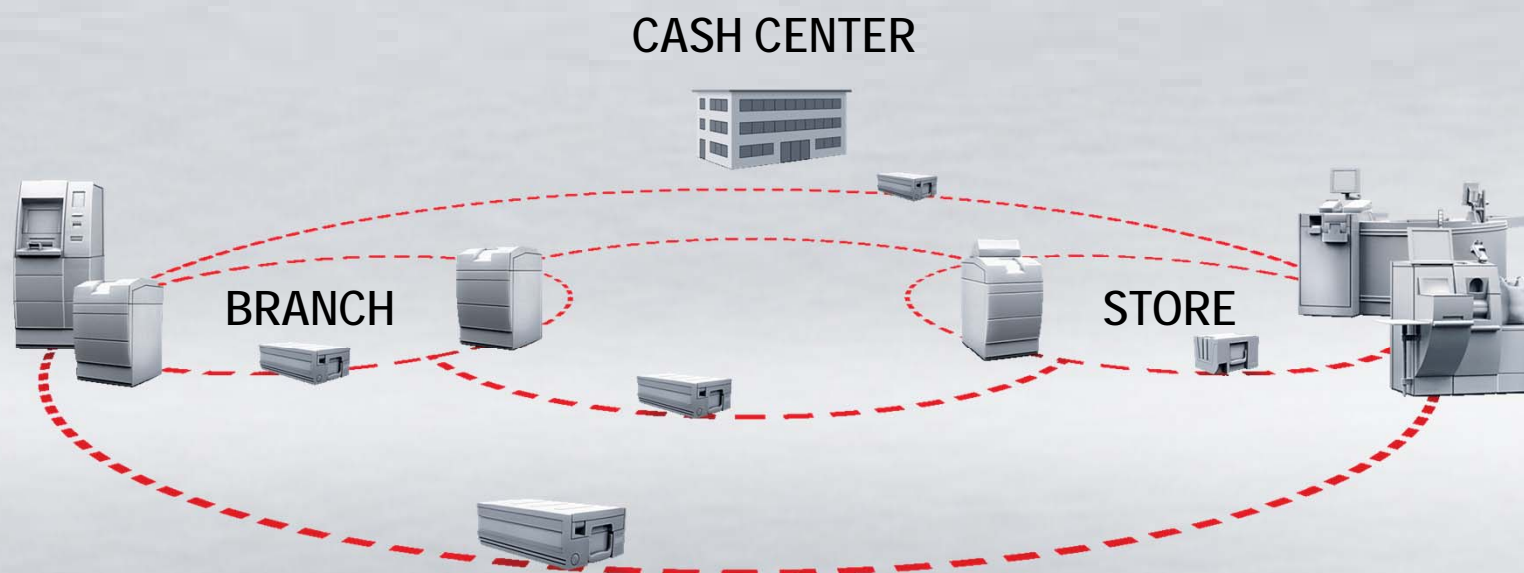
**Banking Cycle - TOMORROW****Current cash supply chain management process: significant pain points**

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## Banking Cycle - TOMORROW

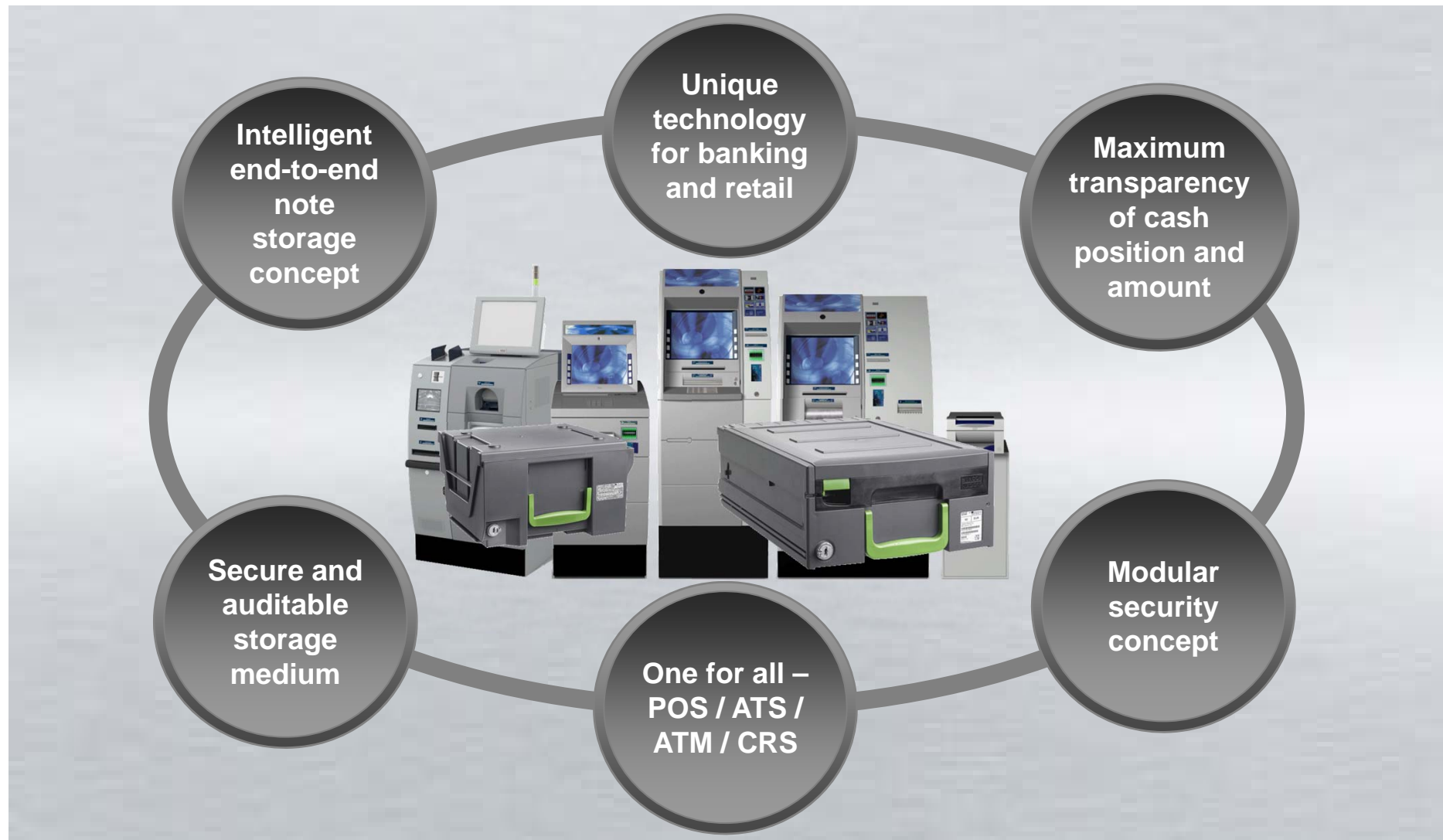


## Our Idea



Connect the cash cycles of bank branches and retail stores  
Integration of CiT operators and cash centers

### The Revolutionary Technology Concept







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Thank you for your attention!

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