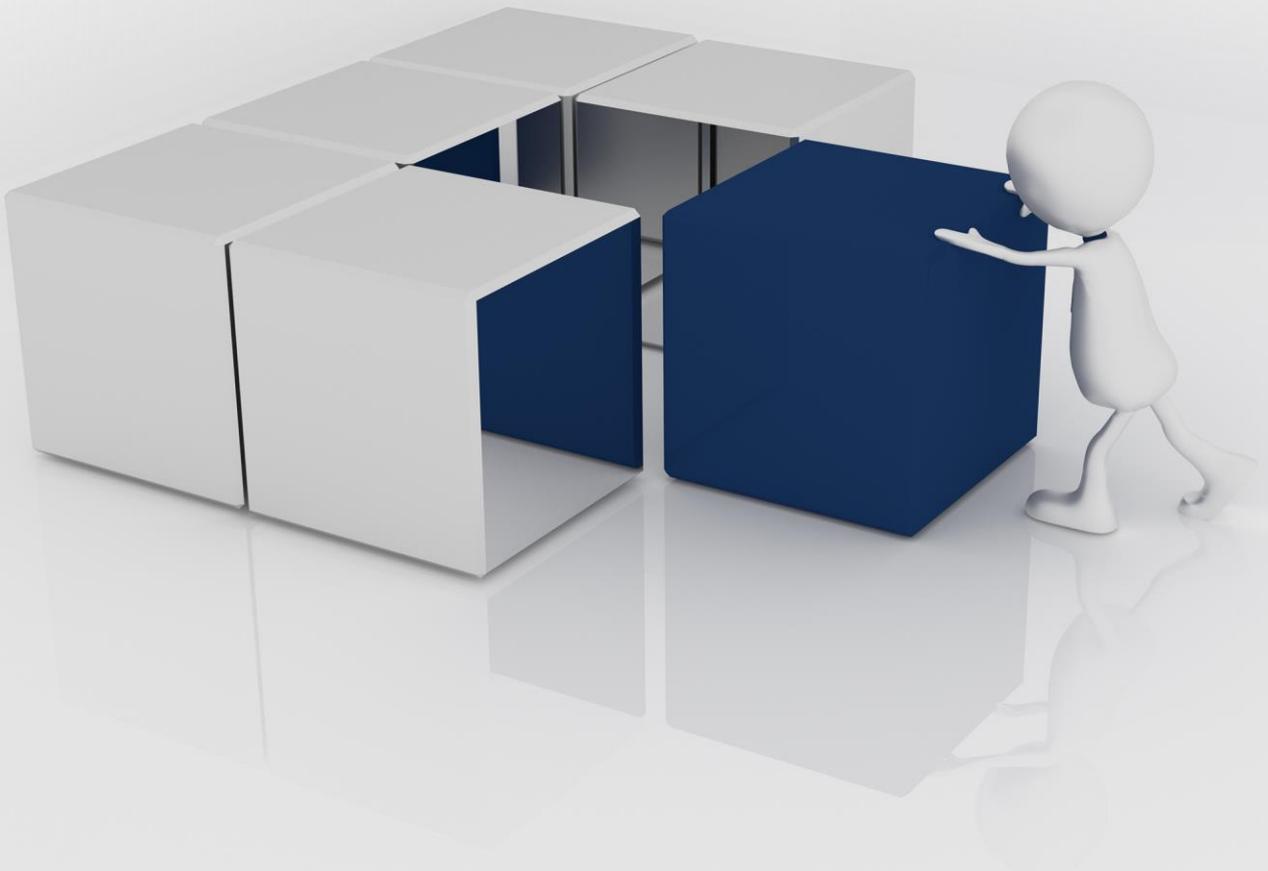


Paperless Money Transfer



REISEBANK PAPERLESS MONEY TRANSFER



StepOver Signature pads are used by ReiseBank AG

StepOver GmbH, market leader in the field of hardware and software for handwritten electronic signatures, supports the ReiseBank AG in the completion of international money transfer transactions between private or business clients.

Cash quickly and without bureaucracy, anywhere in the world

85 years of experience ReiseBank AG is the German market leader in transactions using travel payment methods. As a wholly owned subsidiary of DZ Bank AG, ReiseBank is part of the Cooperative Financial Services Network which includes over 1,200 cooperative banks.

As part of retail business there are around one hundred branches available to customers throughout Germany in train stations, airports, trade fairs and city centre locations. The core business consists of foreign currency, precious metals, traveller's cheques and telephone cards as well as money transfers through Western Union. Reisebank deals in around one hundred foreign currencies and sends money to more than two hundred countries and regions in cooperation with its business partner Western Union International. Money is paid out in more than 365,000 issuing offices throughout the world. Money transfer gives the customer the



opportunity to send money around the world quickly, safely and reliably - without having to have an account. The customer visits one of the ReiseBank branches and fills in a data entry form. They also need to show a valid proof of identification and pay in the amount which is to be transferred. ReiseBank enters the details in the Western Union system and gives the customer a ten-digit MTCN (Money Transfer Control Number). The recipient can usually collect the money in cash from a Western Union agency in the recipient country within just ten minutes.

The paperless solution

For collecting money, the recipient in the target country correspondingly needs: a valid identification document, the data relevant to the payout (first and last name of the sender, expected amount, country of issue) and the MTCN (Money Transfer Control Number). So that the cash is available to the recipient as quickly as possible, and so that



Reisebank's transfer documents can be archived securely and efficiently, money transfer orders have been entirely electronically processed by ReiseBank since 2005. For the customer's signature when signing for the order, BlueMobile Pad 'signature capture devices' from the StepOver manufacturer are available at over three hundred workplaces of all the German branch locations. The handwritten signature of the customer is captured electronically on these signature pads, both as an image of the signature and for authentication with the unique biometric characteristics of the under-signer. Using the eSignatureOffice standard software for signature capture, also developed by StepOver GmbH, this data is embedded

into the order form. Predefined signature fields are automatically activated at this point and processed in sequence. The form is converted into an audit-proof PDF document in advance with the aid of a PDF-Converter that is integrated into the software. This process guarantees the customer maximum security for his signature data and likewise offers the strongest possible evidence in case of emergency in court.

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The signature pad in use

The widespread use of the pads shows that this solution has proven itself in practice. With approximately 200 signatures per signature pad on each day the bank branches are open, the number of signatures entered onto the pads is comparably high. This kind of heavy workload means that the reliability of the device is subject to high levels of requirements.

ReiseBank will also rely on StepOver technology in future

ReiseBank will also rely on StepOver technology in future since the start of the joint project in the year 2005, StepOver has been making continuous progress in development in the area of handwritten e-Signatures. ReiseBank will also benefit from this in future. For 2011, the successive replacement of the old signature pads for the most recent model of the StepOver naturaSign Pad Standard series is planned. The naturaSign Pad Standard 2 is, with a height of not more than 1 cm, one of the flattest LCD signatures pads on the global market. Due to its flat design, its offset sensor area with subjacent screen and the "turning" button in the display, with which the signature pad and therefore the hand - rest can be turned through 180°, right-handed and left-handed people can both equally have an optimal writing position, just as is the case on a notepad. As well as the previously used BlueMobile signature pad, the naturaSign Pad Standard 2 also captures not only the typeface of the signatory, but also the one - off, biometric characteristics of the signature, such as for example writing pressure, writing speed and writing direction. In addition to this, the pad captures data bundles at the rate of 500 times per second, which consist of the position of the tip of the pen (x-and y-coordinates) as well as the pressure and the time elapsed. As the process of signing is generally very quick, this high number of measurements per second is particularly important for the quality of the electronically captured signature, which should be as close to the handwritten signature with ink on paper as possible.



With the introduction of the new hardware, the StepOver software is also being updated at ReiseBank AG. The familiar, comfortable handling is not changing for employees on the bank counter. The modern, rather simply maintained programme design can be exchanged with the familiar user interface with just one click.

With the new eSignatureOffice version, it will also be possible for ReiseBank to check the authenticity of the signature and the intactness of the signed document with the freely available Adobe Reader.



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The Reisebank AG

ReiseBank AG, with 85 years of experience, is Germany's market leader in travel funds operations. As a 100% subsidiary of DZ BANK AG, ReiseBank is incorporated into the Cooperative Financial Association, with over 1200 cooperative banks. ReiseBank currently employs around 500 people across Germany. Its headquarters are in Frankfurt-Rödelheim. ReiseBank originally derives from the Deutsche Verkehrs-Kredit Bank (DVKB), which was founded in 1923. The DVKB received the contract in 1926 from the German Railway, to take control of currency exchanges at railway stations. ReiseBank has stayed true to this tradition and is even today still represented at every large railway station in Germany.

The StepOver GmbH

StepOver GmbH is a European and global market leader in the field of handwritten electronic signatures. The company, with its headquarters in Stuttgart, develops and produces signature capturing devices in its own factory. Furthermore, with its range of software, it provides simple integrations and applications, ensuring a secure handwritten electronic signature system. Every year, over one million signatures are given using StepOver electronic signature solutions, thus preventing format mismatches between the electronic processing of data and paper. Their main advantages are the huge savings made and the conservation of our natural resources.