



# Self-service payment automation



Payments.iQ



# 25+

years on the market

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# 80

countries  
where activities  
are carried out

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# 7

affiliated companies  
in Azerbaijan,  
Estonia, Georgia,  
Kazakhstan,  
Kyrgyzstan,  
Latvia and  
Uzbekistan

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# 1500+

international  
customers

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# 90+

partners  
worldwide

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# 25+

years of  
partnership with  
Diebold Nixdorf

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# 400+

talented  
professionals

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# Competence at the core

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The company Penkių Kontinentų Bankinės Technologijos (BS/2) is the part of Penki Kontinentai group of companies, provides services in 80 countries, creating soft ware solutions which help automate and optimize your business.

For more than 25 years, we are developing specialized innovative soft ware and technological solutions for banks, financial institutions and retail companies. We are off ering high-quality IT products that meet your customers' needs.

## Our Services

- Soft ware development, sales, installation, support and systems integration services
- IT service outsourcing
- Maintenance and repair of banking, telecommunication, acquiring and retail equipment
- Monitoring of IT infrastructure
- Staff training and consulting
- Spare parts supply
- Sales of specialized equipment for banking and retail companies

## Certificates

ISO 27001, ISO 20000, ITIL V3, PCI PA- DSS.



## Our Clients

- Banks and financial institutions
- Retail companies
- Gas stations
- Postal services
- Other companies (casinos, hippodromes and others)

## International Recognition and Awards

### Diebold Nixdorf / Wincor Nixdorf

- Innovation SPIRIT banking 2018.
- Special Achievement Banking 2007, 2013, 2014, 2017, 2019.
- Best Banking Solution 2012, 2013, 2016.
- Best Banking Service 2002, 2003, 2012, 2013, 2014.
- Most Innovative Software Solution 2004, 2005.
- Most Innovative Concept 2002, 2003, 2004, 2005.

### ATM Industry Association

- Best ATM Security Technology 2002.

### Lithuanian Confederation of Industrialists

- Innovation Prize 2016.
- Lithuanian Product of the Year 2001, 2005, 2006, 2007, 2008, 2012, 2017.



## Payments<sup>iQ</sup> Software Solution

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The efficient use of the self-service device fleet is an important task for various financial institutions. Banks and other financial institutions used to consider their terminals as an expense item. However, today there are solutions, which not only optimize the costs of self-service devices in accordance with the chosen strategy of the bank, but also provide an opportunity to increase their profitability and estimate ROI.

The additional functionality of ATMs and other terminals attracts new customers and increases the loyalty of existing ones, thereby increasing the income of the self-service channel. New solutions help automate and streamline workflows. At the same time, modern self-service devices redirect the flow of customers in branch, decreasing the workload of operators.

One such software solution is Payments<sup>iQ</sup>, developed by BS/2.

Payments<sup>iQ</sup> is a full-featured software solution for accepting payments at self-service devices. Such payments include utilities, taxes, fines, tickets, sim top-ups, vouchers, and other types of electronic services. Payments<sup>iQ</sup> also helps automate retail-banking processes, manage ATM networks and other self-service, payment and information terminals.

The solution can be integrated into the terminal network infrastructure of banks, retailers and other enterprises without affecting the existing processes. Using Payments<sup>iQ</sup> you can monitor, manage and accept payments at both kiosks and ATMs in real time.

Payments<sup>iQ</sup> extends the functionality and adds new features to self-service banking devices (ATMs, payment kiosks, etc.):

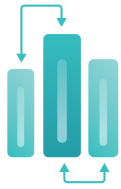
- Payment for services and goods;
- Bank account top-ups (cash deposit);
- Money transfer;
- Tickets purchase;
- Purchase of third-party products (e-commerce);
- Other payment operations.

The Payments<sup>iQ</sup> solution can log, route and process payment information turning any self-service terminal into an automated point of sale.

Payments<sup>iQ</sup> meets the PA-DSS industry security standards for payment applications and supports the ISO8583 and NDC/DDC protocols.

# Features and Benefits

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## Create a payments infrastructure

Payments.iQ allows you to build your own payments infrastructure for bill automation at various types of self-service devices.



## Integrate external systems

The solution can be integrated into existing banking systems and processing centers. After the implementation of Payments.iQ all functions and services, which the bank offers through other channels (for example, through Internet banking) will also be available at terminals. The solution can be configured in accordance with the bank's business development strategy.



## Easily add services and change service fees

New services and scenarios can be added to the system. Moreover using Payments.iQ the operator can set and adjust various types of service charges to maximize the profitability.



## Payer Identification

The system supports various types of payer identification: by Client ID, account book, phone number, service number or loan agreement ID, ID-card, biometric data (fingerprint, face recognition, etc.) and many others. After the payment is complete, the user receives a receipt with detailed information about the payment. All client actions are logged in to the system automatically.



## Various payment methods

Payments.iQ support many different payment methods such as: cash, credit and debit cards, mobile devices, wire transfers. This provides payers with flexibility and increases their loyalty.



### Strict user access control

The solution includes a strict User Access Control system with three main user groups: administrator, operator, and technologist. Each user group has various rights, which can be preconfigured to fit the client's needs.



### Technical monitoring

The system allows the operator to monitor hardware status of various terminal device parts: cash level at cassettes and cash boxes, receipt printer paper status, other sensors, etc.



### Real-time transaction monitoring

The system allows the operator to monitor transactions in real-time and automatically generates reports based on various parameters and queries.



### Integration with business intelligence systems

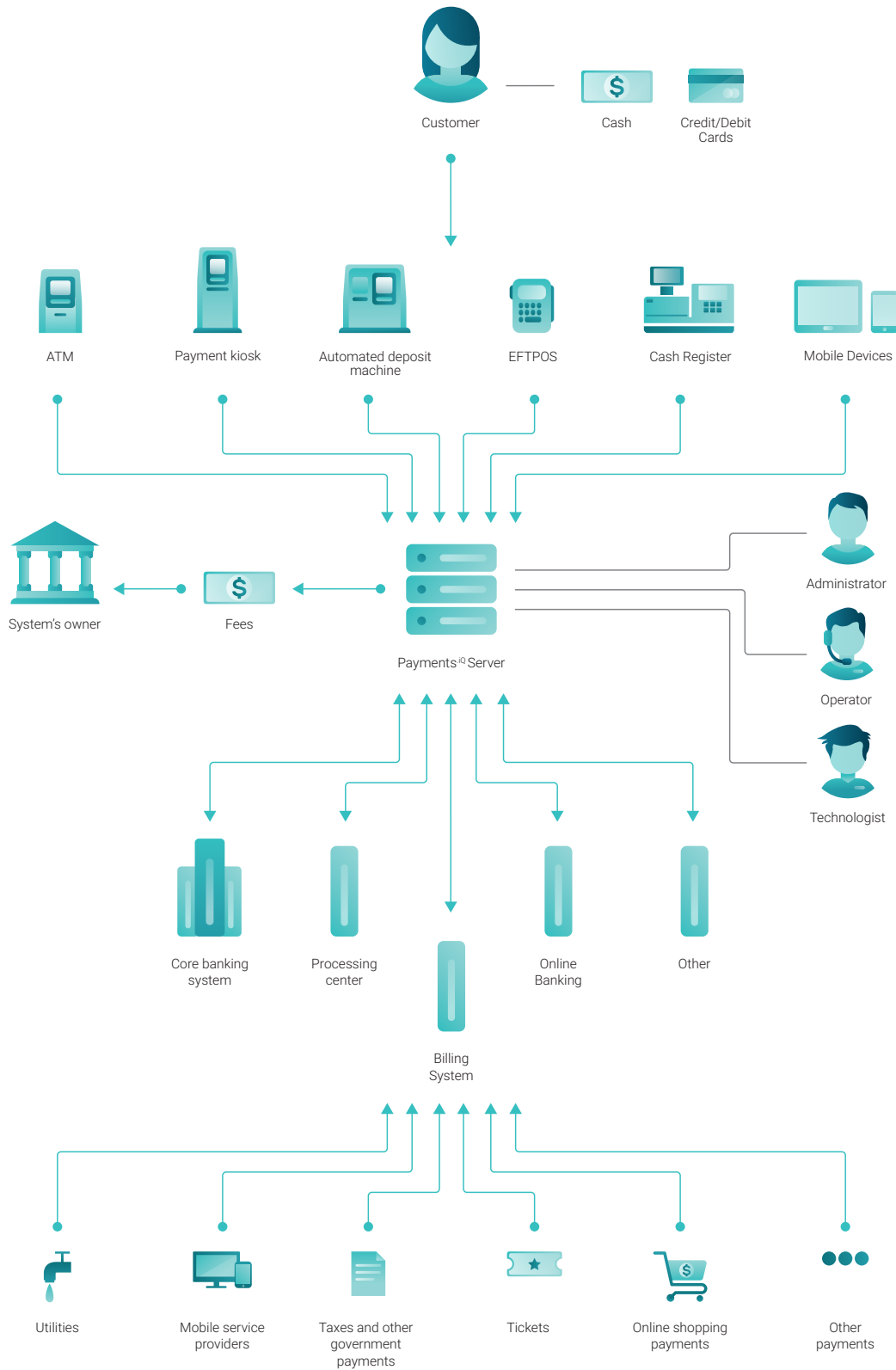
The solution provides an opportunity in real time to assemble transactional analytics on each specific device, generate reports on various parameters of payment transactions. All this allows terminal network operator to evaluate the profitability of various services, set the optimal size of the commission, calculate the demand for the terminal installed in a particular place, as well as approximate payback periods.



### Support of CIT mode

The system supports various types of CIT personnel authentication. After cash collection, all data regarding the procedure is collected and sent to the server.

# Workflow of payment processing with Payments.iQ





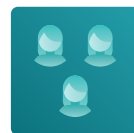


## Business benefits

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Accept bill payments automatically



Attract new clients



Receive additional revenue from fees



Analyze transaction flow



Expand the self-service terminal functionality



Manage your self-service channel investments

# User types and dashboards

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As part of the Payments<sup>iQ</sup> solution, there are predefined user roles, each of which has its own unique functions for monitoring operations and managing the system.



## Administrator

The administrator's workplace is designed to manage the process of providing services, monitoring the progress of operations and analyzing the profitability of a service.

### Available functionality

- Configure and monitor the operation of the terminal network.
- Organize user hierarchy.
- Create and delete user roles.
- Add/remove user rights.



## Operator

The operator's dashboard is designed to help monitor operations (view transactions; control their status, reconciliations, reporting).

### Available functionality

- Monitor operations in real time.
- Create detailed reports and consolidate analytical statements on system and operation performance.
- Monitor terminal equipment.
- Create daily reports (End of Day).
- Cancel transactions.
- Track and resolve disputes.



## Technologist

The technologist dashboard can be used to add and configure services and manage payments.

### Available functionality

- Configure and add new payment services for terminals.
- Add service providers
- Formation of payment registers.
- Ability to set a different fee for each service provider.



# Fields of application

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Banks, financial institutions, service suppliers, retail chains, insurance companies and telecommunication service providers employ the Payments<sup>iQ</sup> solution for a wide range of different payment services, e-commerce, ticket and voucher sales.





## Sell services and goods at terminals

Insurance companies and retail chains are able to organize the sale of services through payment terminals. Standard ATM or payment kiosks can be transformed into a full-fledged point of sale.



## Loan payment automation

Using Payments<sup>iQ</sup> banks and other financial institutions can automate the work of bank branches, redirecting customers to specific self-service areas.



## Ticket sales

Sell tickets through self-service devices without additional staff. Clients can conveniently choose, buy and print their tickets on site.



## Remote cash capture

Using the Payments<sup>iQ</sup> solution remote cash capture can be implemented on ATMs or payment kiosks. Users can deposit cash into the bank account through an ATM, payment kiosk or other terminals.



## Stand-alone payment systems

The system enables terminal devices, which are not connected to external systems (bank systems for example) like casino devices, to accept and dispense cash.

# Related products

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## TransLink.iQ

TransLink<sup>iQ</sup> is a solution for transaction processing and POS-terminals network management, providing real-time monitoring of transactions and technical features of payment terminals.



## FCX.iQ

FCX<sup>iQ</sup> is an added functionality software solution that enables currency exchange at Diebold Nixdorf ATMs with recycling or cash-in technology.



## SmartSafe.iQ

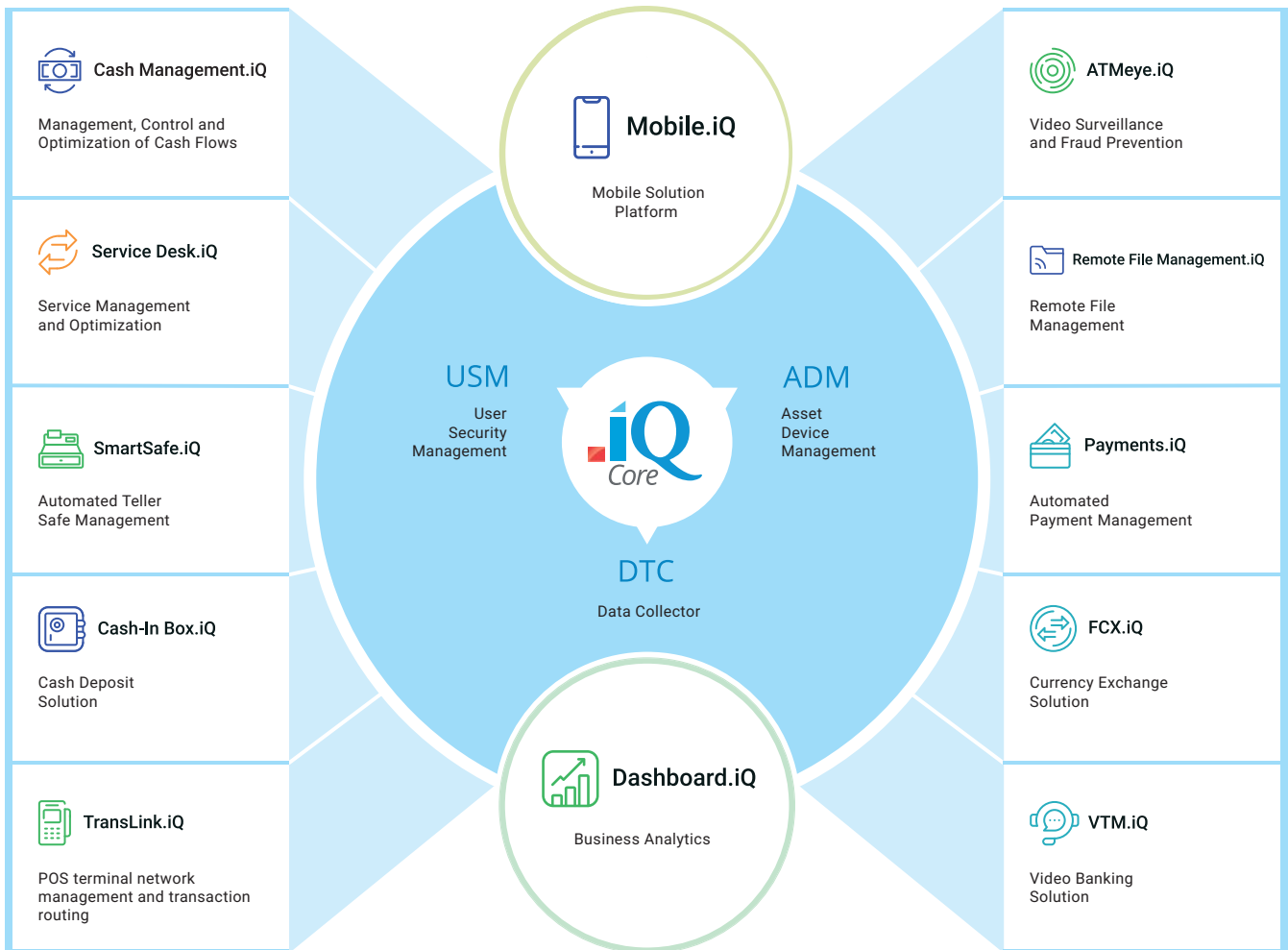
SmartSafe<sup>iQ</sup> is a cost-effective multi-vendor software solution for Automated Teller Safes that helps to manage all cash operations from deposits and withdrawals to currency exchange.



## Remote File Management.iQ

An .iQ family product enabling a secure files transfer between self-service devices and administrator workstation or data collection server.

# Product family of .iQ





[explore@bs2.lt](mailto:explore@bs2.lt) | [www.bs2.lt](http://www.bs2.lt) | [www.payments-iq.com](http://www.payments-iq.com)