



Payments.iQ

Payments.iQ^{NG}

A platform for expanding the functionality
of self-service devices



BS/2 Activity



Penkių
kontinentų
komunikacijos
centras

BS/2 is part of the Penki Kontinentai Group. The company provides services to banks, financial institutions, retail chains, and service organizations. Its key areas of activity include software development and implementation, self-service channel distribution, and outsourced service delivery.

30+

years of partnership with
Diebold Nixdorf

600+

professionals

8

Subsidiaries in
Azerbaijan, Georgia, Spain,
Kazakhstan, Kyrgyzstan,
Latvia, Uzbekistan, and
Estonia

**Headquarters in
Vilnius (Lithuania)**



1500+

international clients

90+

partners

85+

countries, where BS/2 operates

120 000+

units of equipment under
maintenance

Innovative Banking Solutions

BS/2 software covers all aspects of banking operations — from ATM network monitoring and fraud prevention to dispute resolution and seamless cardless payments.

Overview of the .iQ Product Family



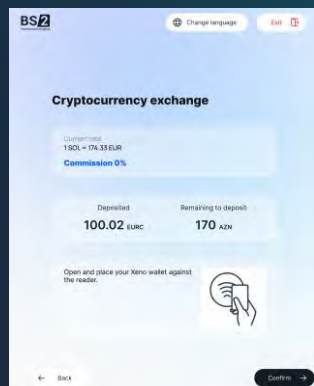
Platform for Expanding the Functionality of Self-Service Channels



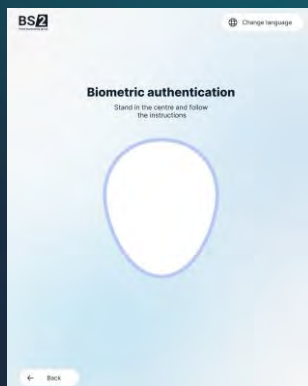
Payments.iQ^{NG}

BS2
Penki kontinental group

Payments.iQ NG



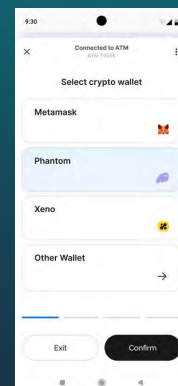
Cryptocurrency exchange



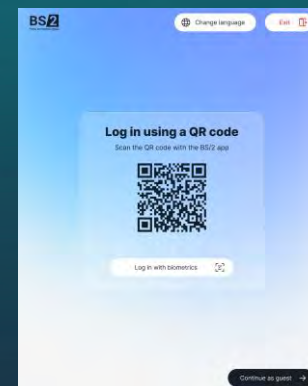
Identity verification



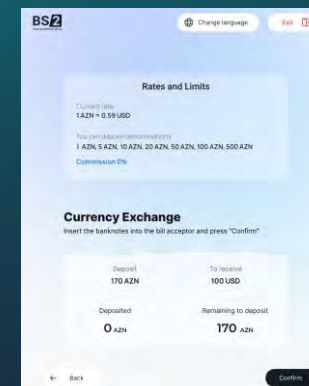
Integration with the bank's CRM



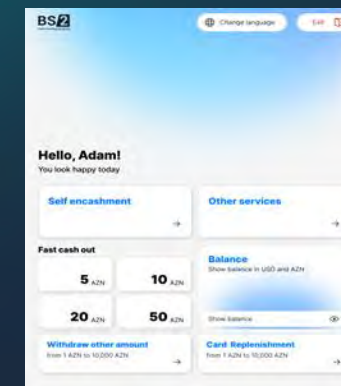
ATM management via smartphone (Mobile control)



Cardless transactions and QR-Pay



Currency exchange (FCX.iQ)



Account top-up with cash, self-cash-in

SMART ATM

Banking services 24/7

Functional elements of Payments.iQ NG



Benefits for Banks



Payments.iQ



Increased ATM Network Profitability

Monetization of the self-service device network and growth of transaction volumes.



Fast Return on Investment

Rapid onboarding of new service providers, flexible configuration, and minimal payback period.



Operational Efficiency

Reduced workload on branches, automation of workstations, and centralized monitoring.



Expansion of Banking Services

Creation of 24/7 self-service touchpoints and implementation of omni-channel access.



Improved Customer Loyalty

Convenient and accessible 24/7 services, support for modern payment methods (QR, mobile app).



Control and Analytics

Analytics on individual device performance, service profitability, and commission calculation.

Currency Exchange at ATMs (FCX.iQ)

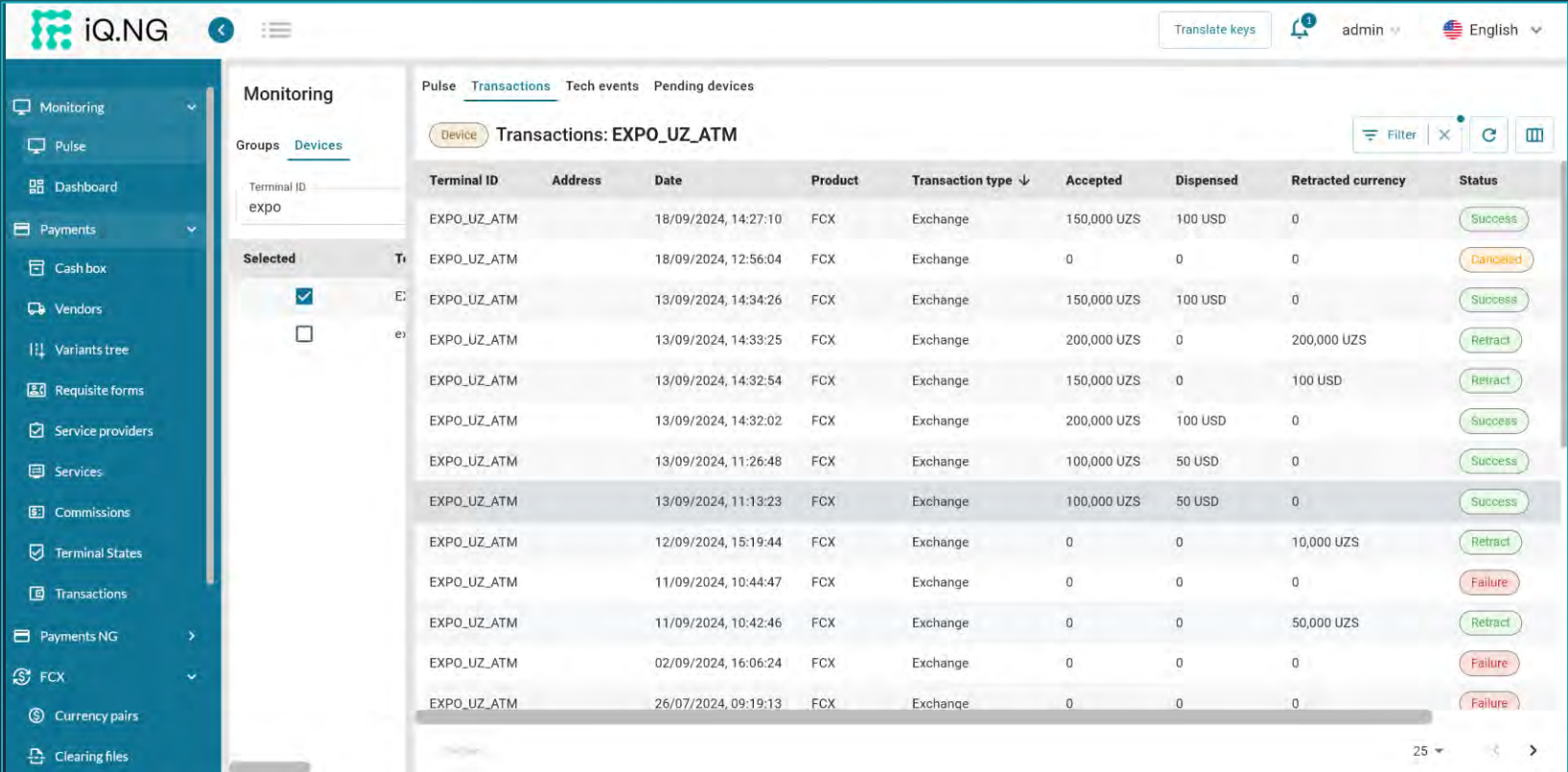
FCX.iQ - a software solution that enables currency exchange functionality at ATMs. It allows bank customers to exchange currency 24/7, using a standard ATM equipped with cash-in/cash-out functionality.

Features

- No bank card required
- Remote configuration of individual exchange rates

Advantages

- Elimination of physical currency exchange points
- Reduced operational costs
- Expansion of the currency exchange network
- Minimization of human error



The screenshot displays the iQ.NG monitoring interface. On the left is a sidebar menu with options like Monitoring, Pulse, Dashboard, Payments, Cash box, Vendors, Variants tree, Requisite forms, Service providers, Services, Commissions, Terminal States, Transactions, Payments NG, FCX, Currency pairs, and Clearing files. The main area shows the 'Monitoring' tab with a 'Transactions' sub-tab. A table lists transactions for the 'EXPO_UZ_ATM' terminal. The table columns are Terminal ID, Address, Date, Product, Transaction type, Accepted, Dispensed, Retracted currency, and Status. The status column contains buttons like 'Success', 'Cancelled', 'Retract', and 'Failure'.

Terminal ID	Address	Date	Product	Transaction type	Accepted	Dispensed	Retracted currency	Status
EXPO_UZ_ATM		18/09/2024, 14:27:10	FCX	Exchange	150,000 UZS	100 USD	0	Success
EXPO_UZ_ATM		18/09/2024, 12:56:04	FCX	Exchange	0	0	0	Cancelled
EXPO_UZ_ATM		13/09/2024, 14:34:26	FCX	Exchange	150,000 UZS	100 USD	0	Success
EXPO_UZ_ATM		13/09/2024, 14:33:25	FCX	Exchange	200,000 UZS	0	200,000 UZS	Retract
EXPO_UZ_ATM		13/09/2024, 14:32:54	FCX	Exchange	150,000 UZS	0	100 USD	Retract
EXPO_UZ_ATM		13/09/2024, 14:32:02	FCX	Exchange	200,000 UZS	100 USD	0	Success
EXPO_UZ_ATM		13/09/2024, 11:26:48	FCX	Exchange	100,000 UZS	50 USD	0	Success
EXPO_UZ_ATM		13/09/2024, 11:13:23	FCX	Exchange	100,000 UZS	50 USD	0	Success
EXPO_UZ_ATM		12/09/2024, 15:19:44	FCX	Exchange	0	0	10,000 UZS	Retract
EXPO_UZ_ATM		11/09/2024, 10:44:47	FCX	Exchange	0	0	0	Failure
EXPO_UZ_ATM		11/09/2024, 10:42:46	FCX	Exchange	0	0	50,000 UZS	Retract
EXPO_UZ_ATM		02/09/2024, 16:06:24	FCX	Exchange	0	0	0	Failure
EXPO_UZ_ATM		26/07/2024, 09:19:13	FCX	Exchange	0	0	0	Failure

Display of currency exchange transactions with date, withdrawal, deposit, and status information

Cash-in Account Top-Up

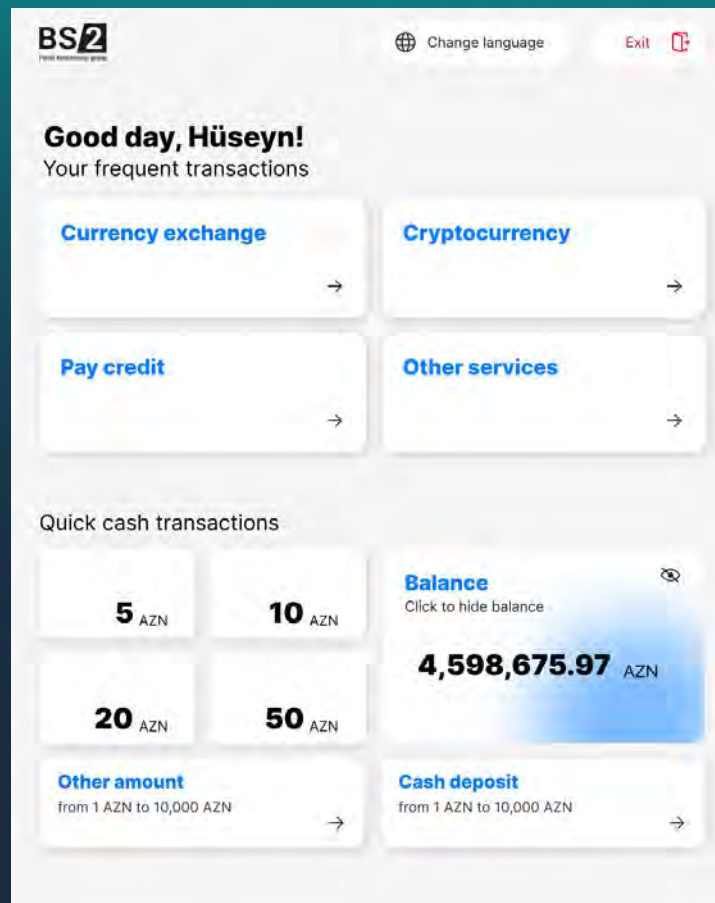
This service enables convenient cash deposits, allowing users to top up their accounts, repay loans, or perform self-cash-in operations directly through ATMs.

Features

- Cash deposits via ATM
- Selection of account type: savings, current, or corporate
- Access via secure code or cardless entry

Advantages

- Instant balance update
- 24/7 availability
- Reduced load on cash centers
- Lower operational costs



Cardless Transactions

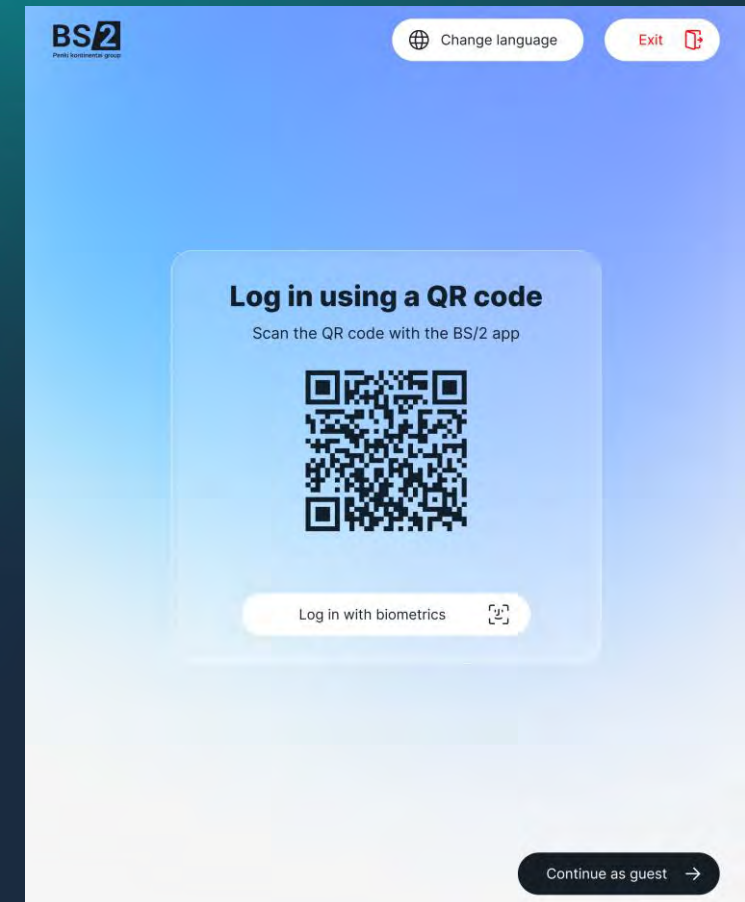
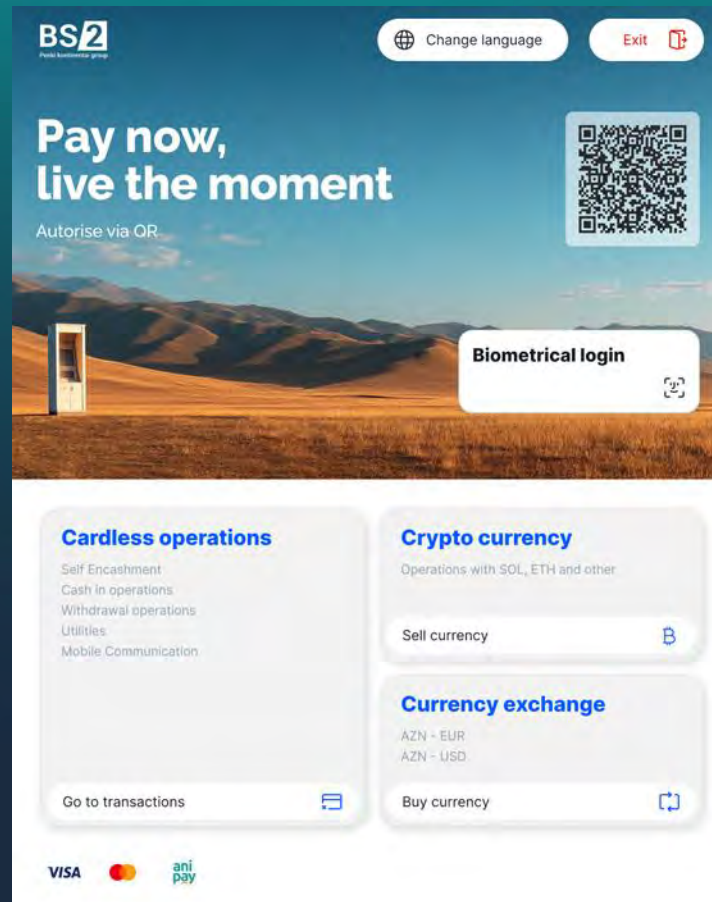
With **Payments.iQ^{NG}** ATM operations can be performed without using a physical card. The QR-Pay module allows customers to withdraw and deposit cash simply by scanning a QR code displayed on the ATM screen.

Features

- Scanning a QR code via the mobile app
- Various banking services (cash withdrawal, cash deposit, bill payments, etc.)
- One-time QR code for secure scanning

Advantages

- Reduced risk of loss or theft
- High transaction speed
- Lower commission costs
- Savings on card issuance expenses



Personalized Customer Interaction

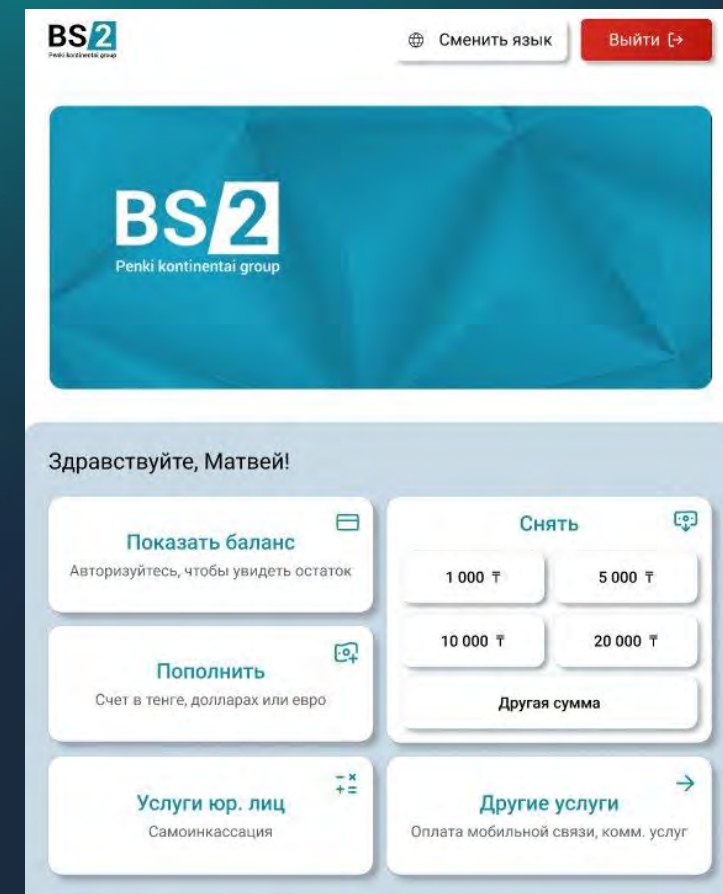
The Payments.iQ NG system uses customer data for identification in order to deliver personalized offers and promotions directly on the ATM screen.

Features

- User authentication
- Flexible, tailored customer interaction
- Personalized loyalty programs
- Quick surveys for feedback collection

Advantages

- Customer base development
- Creation of personalized, data-driven offers
- Process automation
- Remote content updates on ATMs



Real-Time Banking Services

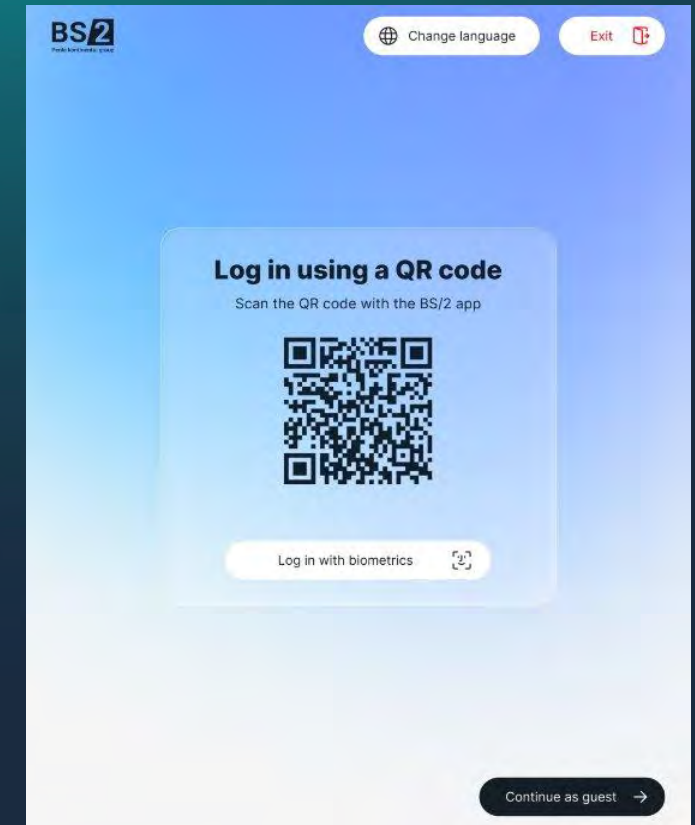
Payments.iQ^{NG} provides a wide range of banking services at ATMs, going far beyond standard operations.

Features

- Secure authentication via one-time password, mobile app, biometric access, or QR code
- Account opening and document submission
- Receiving and signing forms
- Loan or card application
- Real-time support

Advantages

- Access to full banking services through ATMs 24/7
- Reduced risk of errors caused by human factors
- Lower operational costs



Secure ATM Access Using Facial Recognition

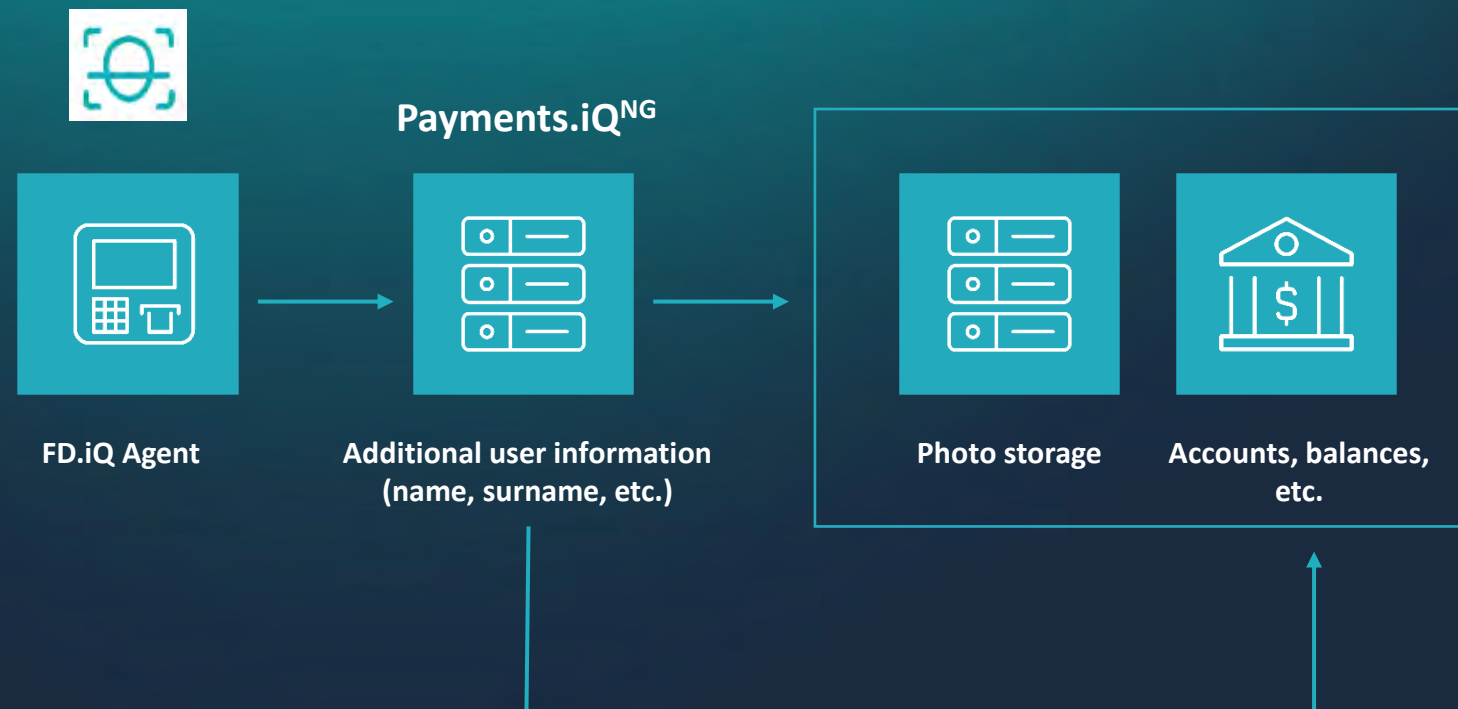
An authentication method that allows users to access ATM services by confirming their identity without using a card or a one-time code.

Features

- Customer identification
- Biometric data collection
- Image processing
- Cardless account access
- Real-time data analysis

Advantages

- Ability to provide services that require customer identity verification
- Compliance with regulatory requirements
- Performing transactions without using a card



ATM Control via Smartphone

Customers can perform ATM operations remotely through a mobile application, practically eliminating the need for direct contact with the device.

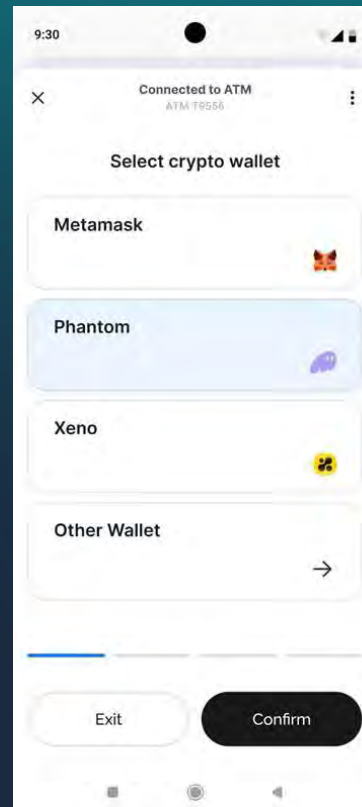
Features

- Displaying the ATM screen on the smartphone
 - Contactless ATM control
 - Biometric authentication with facial recognition
- or
- Secure login via the mobile app

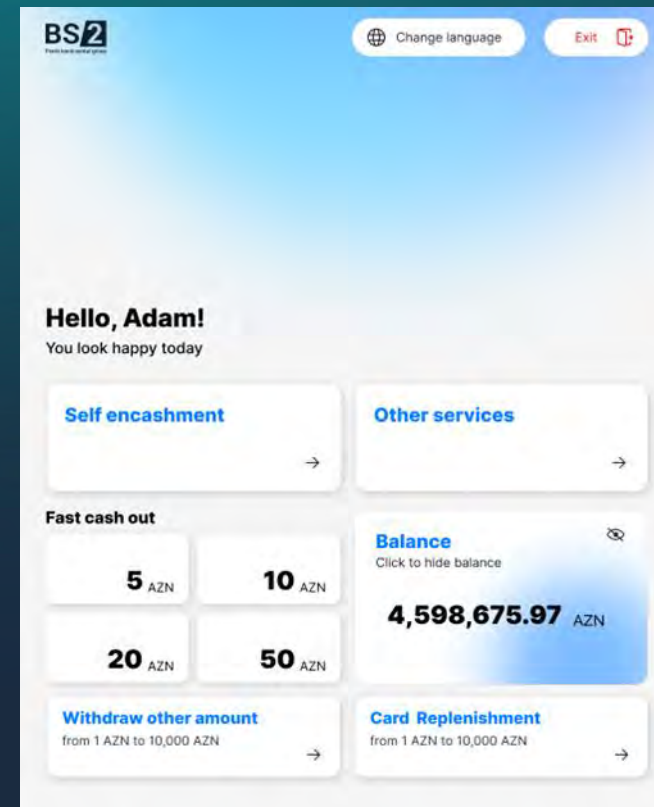
Advantages

- Higher efficiency
- Reduced service and maintenance costs
- Secure access to customer accounts
- Lower fraud risks

Смартфон

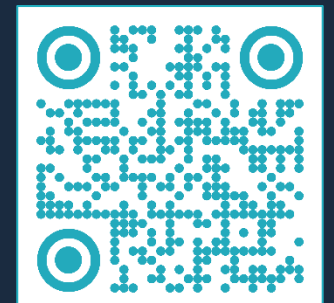


ATM



Two options of integration:

1. Protocol level - slow
2. SDK - fast

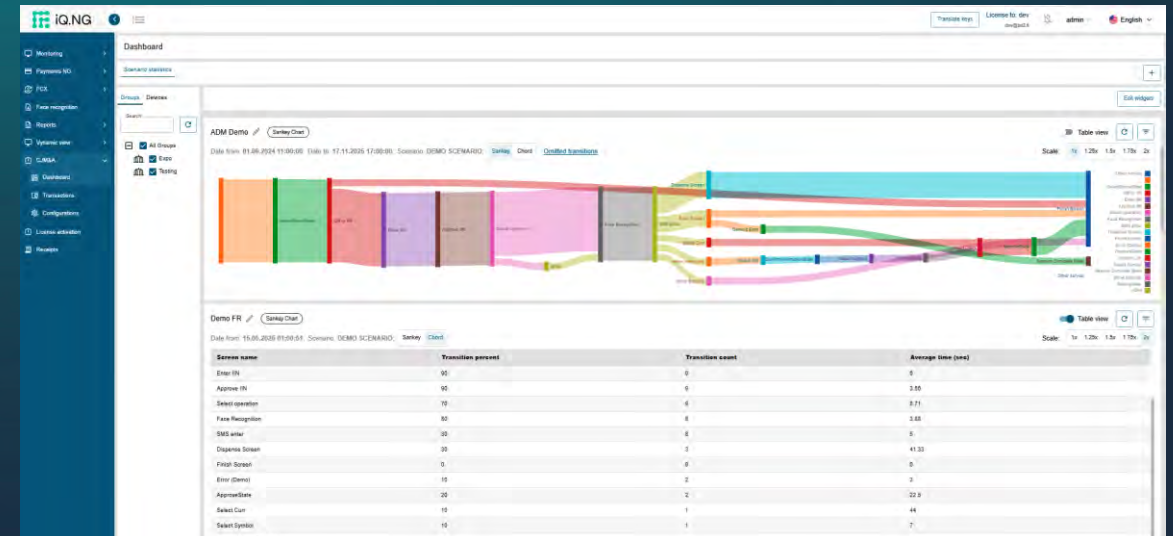


User Behavior Analysis (CJM&A)

CJM&A.iQ is an analytical system designed for deep understanding of user behavior on self-service devices (ATMs, kiosks). The solution captures and visualizes every step of the customer journey, transforming the user experience into actionable decision-making metrics.

Key Advantages

- Elimination of interface issues
- Creation of an optimal interface based on recommendations and user requirements
- Different scenarios offered for different user groups
- Reduction of service delivery time
- Increased ATM throughput = reduced queues
- Improved customer satisfaction



Intelligent Analytical Environment for Dispute Management Automation (PulseAI.iQ)

The service enables banks to automate the entire lifecycle of disputed transaction (chargeback) management. Operators can resolve disputes in real time using artificial intelligence and machine learning technologies.

Key Advantages

- Automatic incident classification using AI/LLM
- Automatic log decoding
- Deep integration and logging (Prometheus, Loki, Grafana, processing systems, CRM, etc.)
- Workflow automation for dispute resolution processes
- Self-learning system based on historical data
- Unified, optimized user interface (UI)
- Data visualization and analytical dashboards in Grafana

PulseAI.iQ BS2 Penki kontinental group

Transaction List
View and manage all transactions with AI analysis

FILTER BY STATUS:
ALL (115) SUCCESS (5) PENDING (11) FAILURE (3) RESOLVED (2) CANCELLED (1) RETRACT (1) REFUND (3) BACKSHOUD (1)

FILTER BY ERROR TYPE:
ALL (115) NO ERROR (7) TRANSACTION TXI PAYMENTS (4) ADD (1)

Search by Transaction ID, Device, Service, or Client

TRANSACTION ID	DEVICE	SERVICE	STATUS	ERROR TYPE	CONFIDENCE	AMOUNT	TIMESTAMP	ACTIONS
TXN-2024-001234 (TXN-2024-001234)	ATM-001	QR Cash Out	FAILURE	HARDWARE	92%	500.00 USD	2024-01-15 14:30:15	View AI Analysis
TXN-2024-001235 (TXN-2024-001235)	ATM-002	Self Encashment	FAILURE	HARDWARE	88%	1000.00 USD	2024-01-15 14:30:42	View AI Analysis
TXN-2024-001236 (TXN-2024-001236)	ATM-003	FCX	PENDING	PAYMENTS	85%	250.00 EUR	2024-01-15 14:15:33	View AI Analysis
TXN-2024-001237 (TXN-2024-001237)	ATM-001	QR Cash In	FAILURE	PAYMENTS	90%	750.00 USD	2024-01-15	View AI Analysis

Corner
Done • Create a new repository for project

Service for Launching Crypto Operations via the ATM Network (DigitalAssets.iQ)

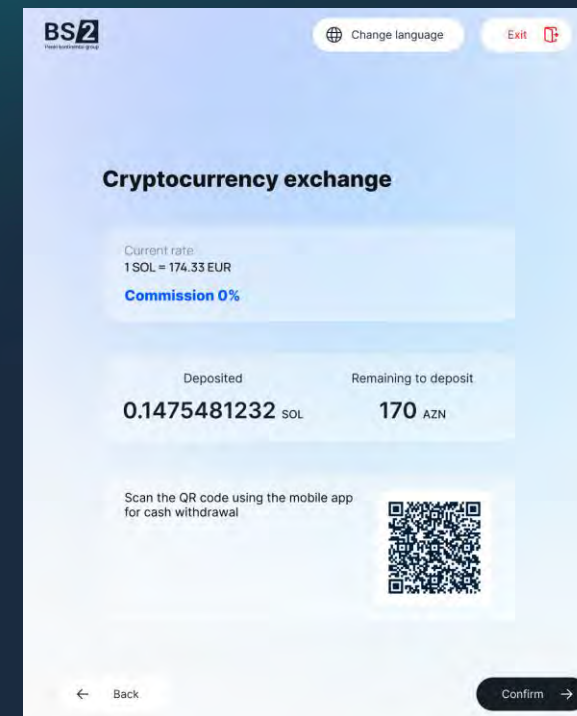
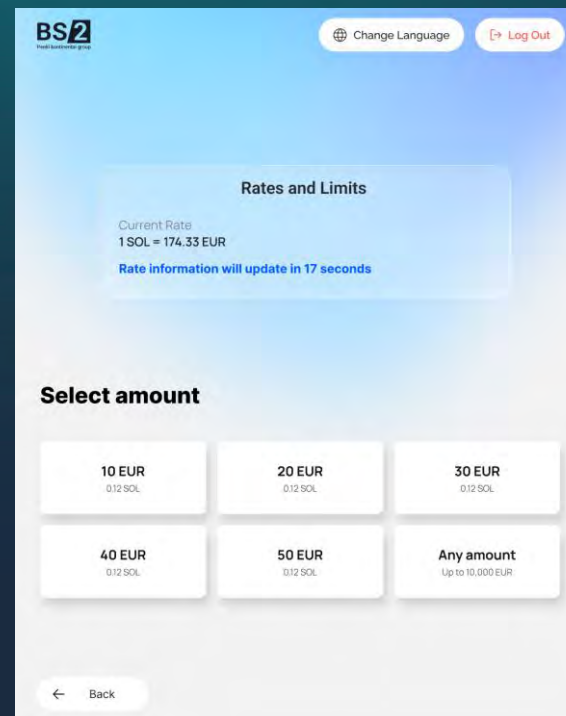
An infrastructure service that enables banks to launch digital asset operations through the existing ATM network without the need to upgrade hardware or obtain a separate crypto license.

Functions

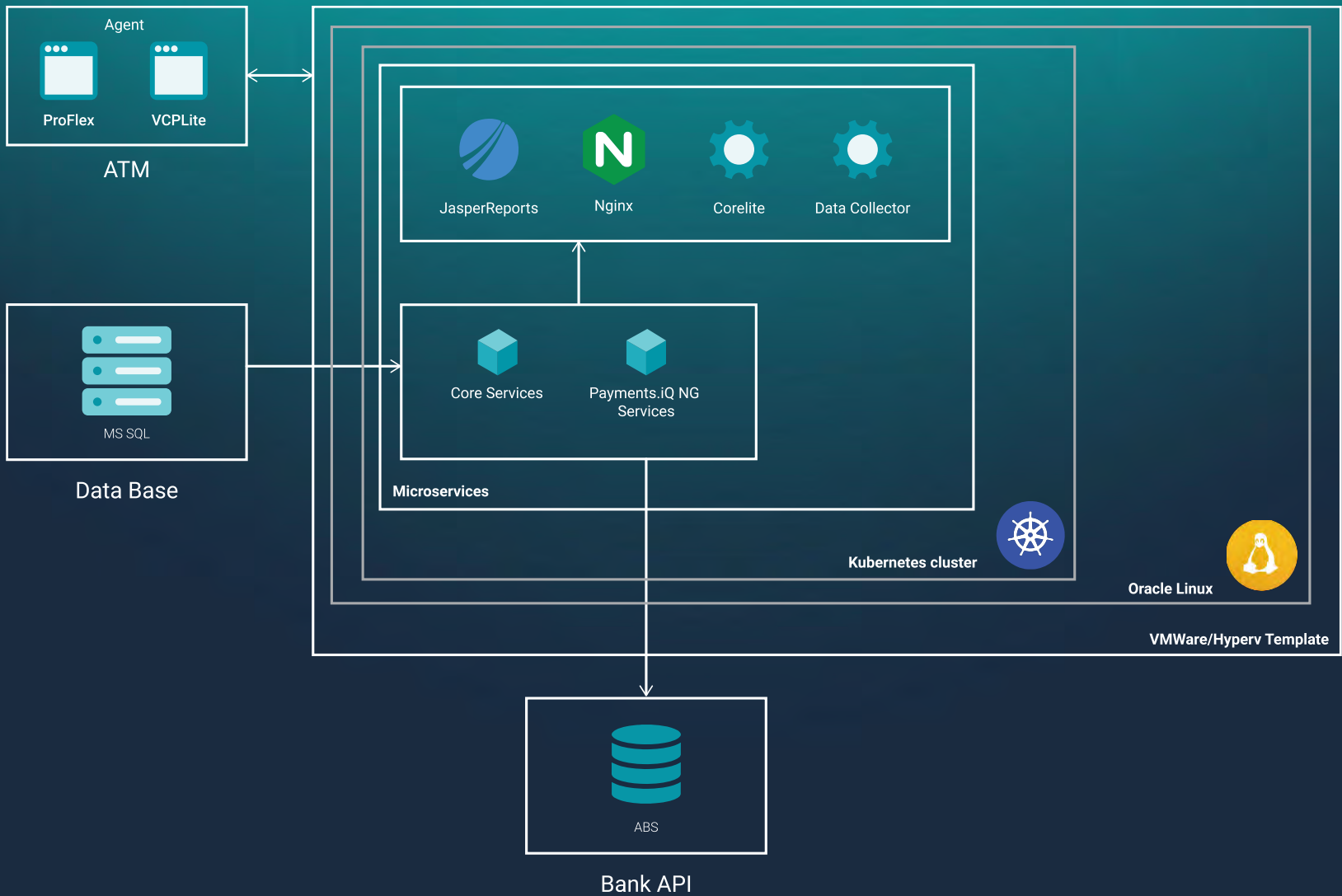
- Selection of cryptocurrency and operation type (buy/sell)
- Integration with VASP via API
- Online calculation of exchange rate, commission, and final amount
- Support for limits, risk rules, and KYC
- Receipt generation
- Integration with CBS: ESB, B-File, API polling

Key Advantages

- Launch of crypto services without changes to ATM hardware
- Increased customer activity and expanded network functionality
- Additional monetization
- Flexible piloting and scalability
- Centralized management



Architecture



Technical requirements



Payments.iQ^{NG}



ATM	Payments.iQ ^{NG} Server	Virtualization
Cineo/Diebold Nixdorf ProFlex v.4+/VCP-Lite	CPU: Intel Core 64-bit 12-core (or similar Xeon processor)	VMWare Workstation 14+ / VMWare Fusion 10+ / VMWare ESXi 6.7+ / Windows Hypervisor 9+
	RAM: 32GB+	
	SSD: 500 GB	



Payments.iQ

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