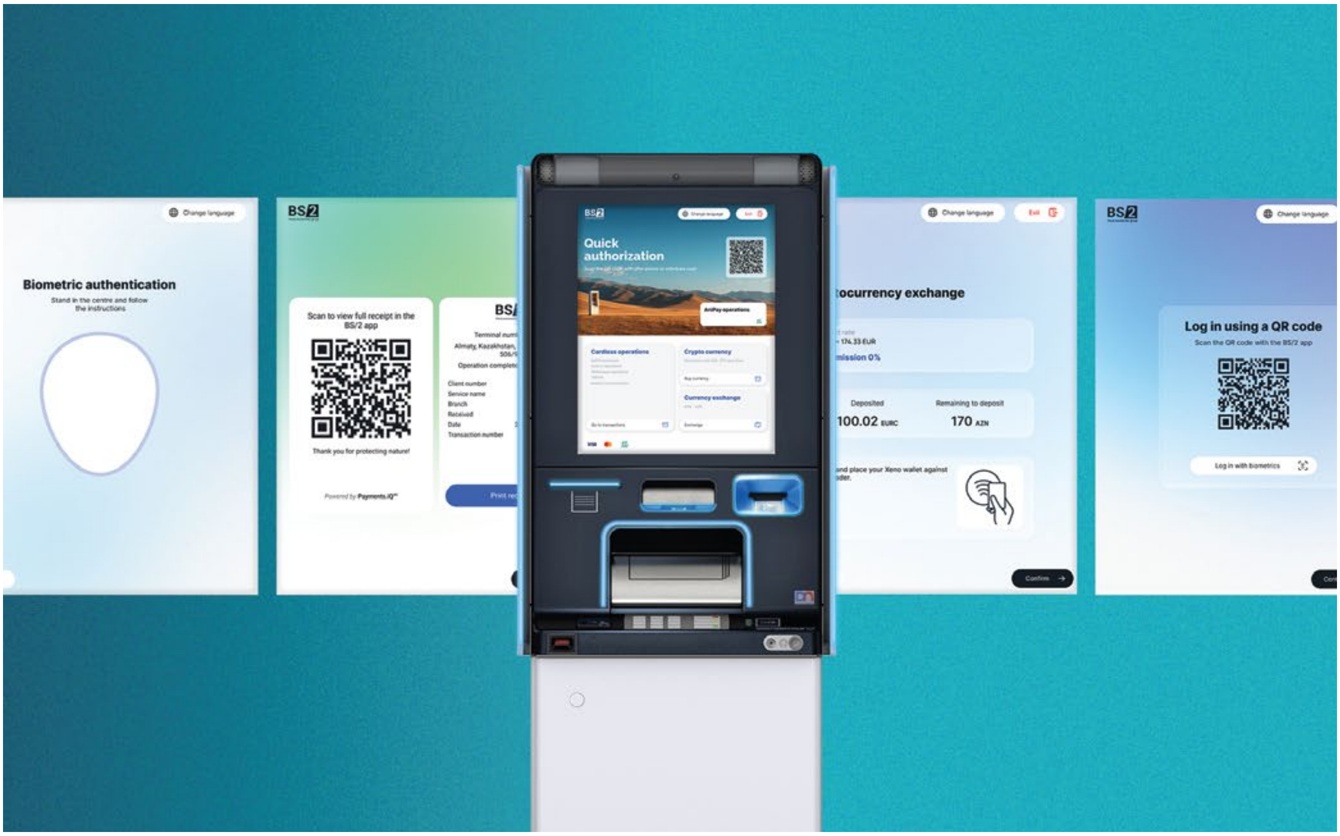

Payments.iQ NG

A new-generation platform for extending the functionality of self-service devices

What is Payments.iQ NG

Payments.iQ NG is a software platform developed by BS/2 that makes it possible to significantly extend the functionality of ATMs, information kiosks and other self-service devices, turning each individual terminal into an automated point for providing a wide range of banking services.

The platform enables banks to optimise spending on self-service devices, increase their profitability and forecast return on investment.

The software solution makes it possible to:

- organise the acceptance of payments;
- sell any type of electronic services;
- automate retail banking operations;
- manage networks of ATMs and self-service information and payment terminals;
- analyse the customer journey when using self-service devices and optimise service scenarios.

Compliance with standards:
The system meets the requirements of the **PA-DSS** payment application security standard and supports the **ISO8583** and **NDC/DDC** protocols.

Key functionality of Payments.iQ NG

The Payments.iQ NG platform allows ATMs, payment kiosks and other self-service devices to be upgraded by adding new functions:

- payment for goods and services,
- top-up of bank accounts,
- self-collection (merchant cash deposit),
- loan repayment,
- money transfers,
- ticket purchases.

Choice of payer identification methods

- by identification number;
- by account, service or loan agreement number;
- by phone number;
- by ID card;
- by biometric data, etc.

Payment acceptance options

- cash,
- payment cards,
- mobile devices,
- transfer of funds from an account.

Regular equipment and transaction monitoring

The platform makes it possible to track the technical condition of every device in the self-service network, as well as the progress of payment transactions in real time. Reports can be generated based on various parameters and queries, grouped by transaction type.

Platform modules

Payment services

Payment acceptance (external providers)

Support for any cash-based payment scenario for services on behalf of external providers.

FCX.iQ – Currency Exchange

Currency exchange without processing integration. Automatic rate loading via API, built-in calculator, individual and group rates.

ADM.iQ – Self-Collection

Round-the-clock service for legal entities, cash deposits via ATM. Flexible service logic configuration, online crediting of funds.

Loan repayment

Transaction processing across the self-service network, with the option to automatically credit the remaining balance to a mobile account.

QR-pay (cash-in/cash-out)

Cash acceptance and dispensing via QR code. Expansion of digital payment scenarios.

DigitalAssets.iQ

Digital asset operations and crypto services across the self-service device network.

Management and analytics

DS Center.iQ

Advanced analytics of transactions and device technical condition. A tool that supports management decision-making.

CJM&A.iQ

Product analytics tool: building and analysing customer journeys on devices. UI/UX scenario optimisation.

PulseAI.iQ

An intelligent system for automating the full lifecycle of disputed transaction (chargeback) management.

Customer experience

MobileControl.iQ

Managing all ATM services through the bank's mobile app. Remote and mobile access to the ATM.

Social Access.iQ

An inclusive solution for visually impaired users, forming a set of accessible self-service solutions.

ATM security

Face Recognition.iQ

Support for third-party facial recognition solutions to authorise cardless operations. Integration of biometrics into the device's overall security system.

Technical advantages of the system

Extremely simple integration

The solution integrates into the terminal equipment networks of banks, retail organisations and other businesses without disrupting their established operating mechanisms.

The entire platform functionality is available via API. Integration with external systems, including the regulator, is possible.

Cloud Native architecture

- **Microservices**
- **Containerised software**
- **Kubernetes**
- **Oracle / Linux**

Platform delivery formats

On-Premise

Deployed within the bank's infrastructure

SaaS / Cloud

Deployed in the BS/2 cloud

Business benefits

Increased ATM network profitability

Monetisation of the self-service device network and increased transaction turnover.

Fast return on investment

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

Operational efficiency

Reduced branch workload, workplace automation and centralised monitoring.

Expansion of banking services

Creation of round-the-clock self-service points and implementation of multichannel access.

Increased customer loyalty

Convenience and availability of services 24/7, support for modern payment methods.

Control and analytics

Analytics on the efficiency of each device, service profitability and commission calculation.

Learn more and request a demo:

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