Payments.iQ
.iQ Family Product

Automated payment processing system

Payments.iQ – is a software solution for arranging payments (utilities, taxes, fines), selling any types of electronic services (tickets, vouchers, etc.), automating retail banking and managing networks of self-service devices such as information or payment terminals and ATMs.

Features and Benefits

- **Create a Payment Infrastructure**
  The system allows building your own infrastructure to provide the opportunity to pay for services using various types of self-service devices.

- **Simply add services and change rates**
  New suppliers can easily add to the system new services and payment scenarios with the possibility to set different types and size of service fees.

- **Customer's identification**
  The service provider's delivery system identifies the customer in various ways: by identification number, by the account number, phone number, service or credit agreement, etc. The identified user, if applicable, receives a completed payment invoice.

- **Various payment methods**
  The solution allows paying in cash, by payment cards or by making transfer of funds from the account, giving the necessary freedom to payers and increasing their loyalty.

- **Flexible system of roles and rights**
  Payments.iQ allows using the pre-set roles specified in the system (administrator, operator, technologist, tax inspector), each of whom corresponds to a configurable level of access and functionality.

- **Monitoring of device's equipment**
  The system allows monitoring the technical condition of each self-service device in the network: bills quantity in cash deposit box, amount of printing paper, etc.

Application

Payments.iQ system allows optimizing the work of bank branches and other financial institutions, by redirecting customers to complete various services in special self-service zones. The insurance companies and retail networks get the opportunity toorganize the sale of services through payment terminals.

Payment methods: Cash, Credit/Debit Cards, Mobile devices

Self-service channel (self-service devices): ATM, Payment kiosk, Automated deposit machine, EFTPOS, Cash Register, Mobile Devices

Bank personnel: Administrator, Operator, Technologist

Payments.iQ Server

Credit/debit card payments — Processing center

Payment gateway

Service providers: Utilities, Mobile service providers, Taxes and other government payments, Tickets, Online shopping payments, Other payments

Core banking system

Bank fees

Reporting