Mobile SmartSafe.iQ









Self-service system based on smartphone and automated safe



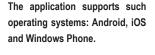


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Mobile^{.iQ} platform - is a set of mobile solutions, designed especially for the banking and retail sectors

Mobile^{.iQ} platform provides opportunity to:

- ensure convenient and safe use of on-line banking services Mobile Banking^{iQ};
- remotely work on automatic business processes control systems of service maintenance
 Mobile Service Deskⁱ⁰;
- receive immediately information about illegal actions on self-service devices and react on them in real time - Mobile ATMeye^{IQ};
- get remote access to automated teller safes and self-service devices Mobile Smart Safe^{iQ};
- receive and review offers from suppliers of goods and services, as well as make purchases anywhere and anytime - Mobile Loyalty.^{io}.







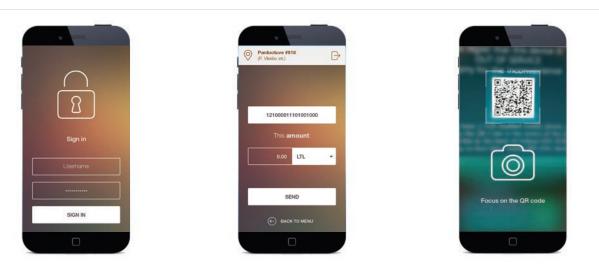
About Mobile SmartSafe.iQ

Mobile SmartSafe^{io} is a new payment infrastructure based on ATS (Automated Teller Safe) and smartphone. Among the main features of Mobile SmartSafe^{io} are usability, extended functionality, high security level, lower cost of service point and reduction of workload of the bank branch's lobby staff. Mobile SmartSafe^{io} provides end users with a wide range of banking services for conducting cash transactions, such as cash withdrawal, cash acceptance and crediting to a bank account, payment for services, currency exchange.

The new system allows combining functions of the recirculating ATM, payment self-service kiosk and currency exchange machine as well as provides all these services in a convenient interface of a personal smartphone.

Opportunities of Mobile SmartSafe.iQ:

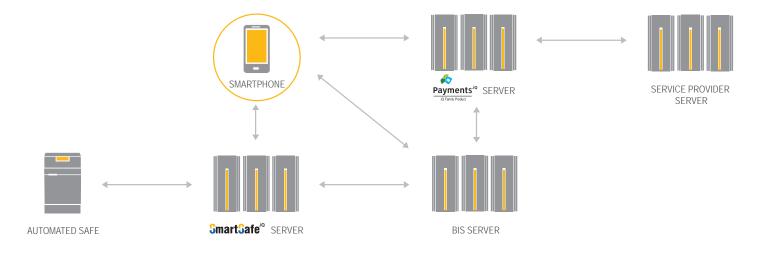
- create a comfortable environment for clients to perform cash transactions based on the personal device, i.e. smartphone;
- add to the solution most innovative functionality, such as augmented reality, cash withdrawal against the mobile operator's obligations, etc.;
- reduce the cost of equipment at self-service points;
- reduce cashiers' workload by directing a portion of clients to self-service;
- reduce ATS prices through larger production;
- turn automated safes into mass service devices, increasing annual use of ATS and software;
- develop ATS servicing infrastructure.



Examples of user interface

Scheme of solution

For clients of the bank



Functions & features

Providing the bank clients with the following services:

- cash deposit;
- payment for goods and services via cash deposit;
- currency exchange with transfer of balance to the bank account;
- cash withdrawal by drawing from any (non-bank) account (Cash Anywhere);
- provision of information from external information and billing systems.

Providing staff with full accounting (basic list of reports is being updated in accordance with the necessary forms):

- safe's cash report;
- report on safe's collections;
- report on operations over the selected period;
- safe's turnover over the period;
- report on cash balance;
- reports on unpicked and deferred banknotes;
- report on trade payables.

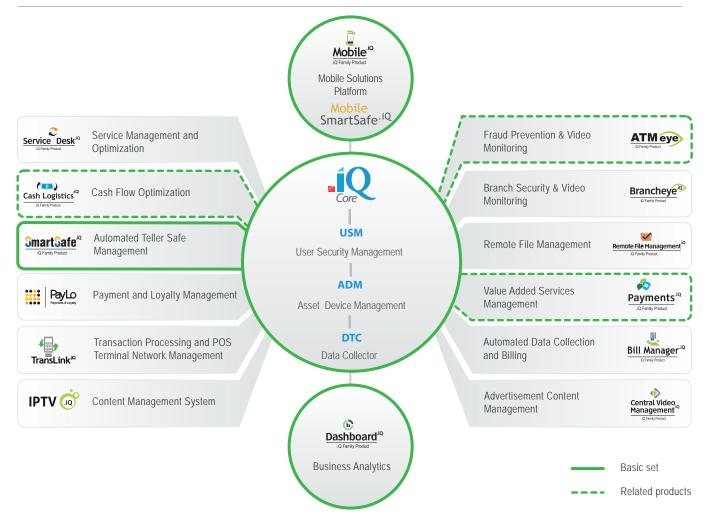
Safe network monitoring:

- availability of safes and servers via the messaging network;
- safes' current balance;
- the equipment's technical condition up to the node.

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.iQ Family Products



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