

# SELF-SERVICE PAYMENTS MANAGEMENT SYSTEM







The company is a member of Penki kontinentai group. It has been known in banking technology market for providing banking equipment, software and services including system integration, business processes outsourcing and technical maintenance for about 25 years. We are an exclusive partner of Wincor Nixdorf for 20 years. Universal software solutions and services of **BS/2** are well-known and available in 70 countries worldwide.

In early 2011, the company has implemented the internationally recognized IT approach ITIL V3 (Information Technology Infrastructure Library) and successfully passed the audit of compliance of the Service Management Standard ISO 20000.

Since 2012, the company has been audited, and received a Certificate of Compliance to the Standard ISO 27001. This certificate is proof of the high quality of services provided by **BS/2**.

The company has been awarded the Best Service Banking 2013/2014 and Special Achievement Banking 2013/2014 prizes during Wincor Nixdorf Partner Summit 2014 for its successful activities in banking sector of Georgia, Moldova, and Azerbaijan.

# About Payments.iQ

Payments.iQ complies with the requirements of the PCI PA-DSS (Payment Application Data Security Standard).



Payments.iQ is a full-featured software solution facilitating the collection of payments (for utilities, taxes, penalties), sales of all kinds of electronic services (e.g. tickets, recharge codes, vouchers, utilities and so on.), retail banking automation, network management of information and payment terminals and ATMs.

Payments.iQ solution integrates into existing network terminal equipment of banks, trade organizations and other businesses without violating established infrastructure.

Payments.iQ has been certified with such host solutions and processing centers as OpenWAY, CompassPlus and Ashburn INTERNATIONAL.



Payments.iQ was recognized as the Best Banking Solution of 2012/2013 during the Regional Partner Summit Europe 2013, organized by Wincor Nixdorf.

## WINCOR NIXDORF

# Functions

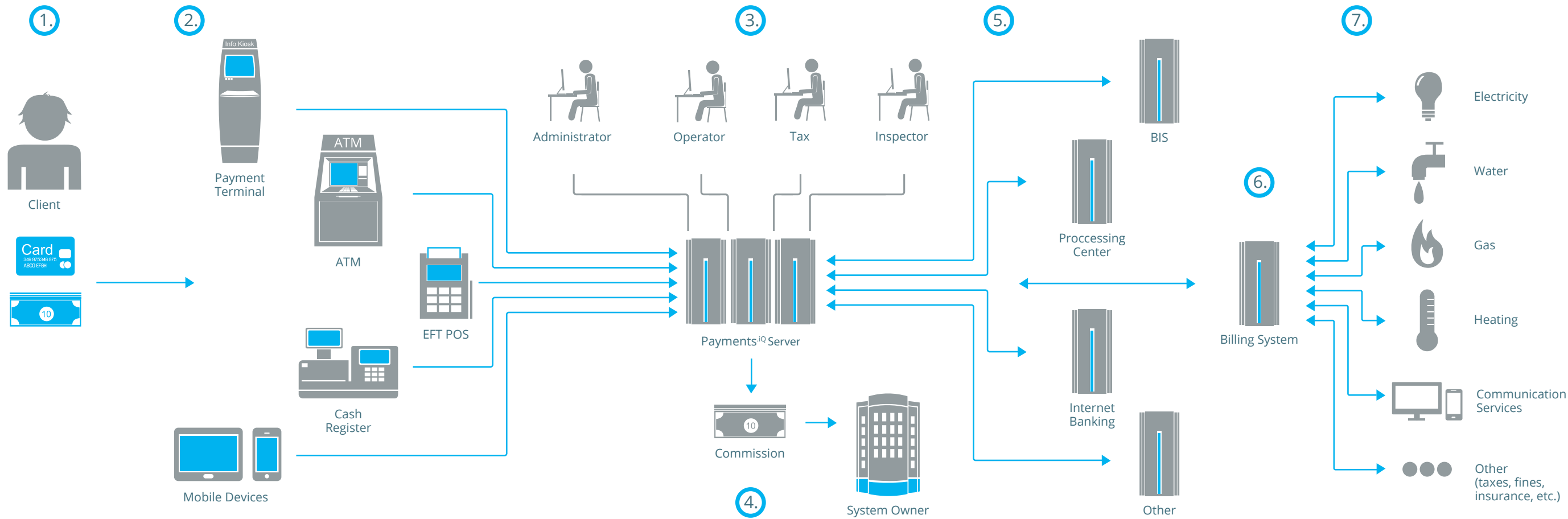
- Customers' provision with information and payment services;
- registration, routing and processing of payment data;
- payment for services by cash, cards or transfer from the account;
- collection and processing of financial transactions from the end-points of customer service;
- replenishment procedures, settlement and financial reports by period;
- workplaces of personnel accompanying processes payment services, financial calculations and monitoring system;
- creation of payment registers - single click payments;
- import / export of information from any external source and billing systems;
- generation of reports, analytical summary and statements about the system functioning and transactions;
- basic monitoring of terminal equipment – cassette filling, receipt paper roll's state, security sensors etc.

# Benefits

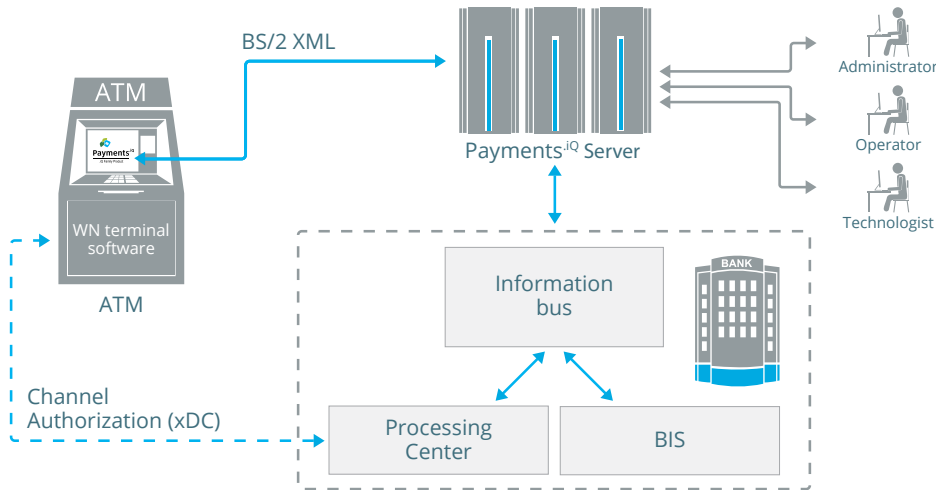
- Payment transactions for international and local payment systems using ISO8583, NDC/DDC protocols;
- unified exchange protocol empowering the payments data collection from ATMs, SSTs, SIDs, POSs etc.;
- up-to-date information provision to the payer from the service provider;
- the tools (workplaces), allowing independently develop scenarios of payments or implement adaptation of existing tools;
- a unified interface for making payments, regardless of the type and vendor of self-service device;
- flexible user rights management mechanism;
- various mechanisms of integration with client's internal systems – Web Service, import/export of files;
- no need for modification by the processing center or the bank when using Payments<sup>IQ</sup>;
- customer authorization for transactions – by bank card, phone number, Credit ID, billing service ID, etc.

# Solution Scheme

- 1. Possibility of cash and cashless payment for services or products.
- 2. Omnichannel payment infrastructure: cash registers, EFTP POS terminals, ATMs, payment terminals, mobile devices, etc.
- 3. Automated workplaces for Administrator, Operator, Tax inspector (Auditor, Controller) and Technologist. System monitoring.
- 4. Creation of payments registry, operative calculation of commissions.
- 5. Collaboration with external systems: processing center, switching center, automated banking system, etc.
- 6. Omnichannel billing system.
- 7. Service providers / Merchants.



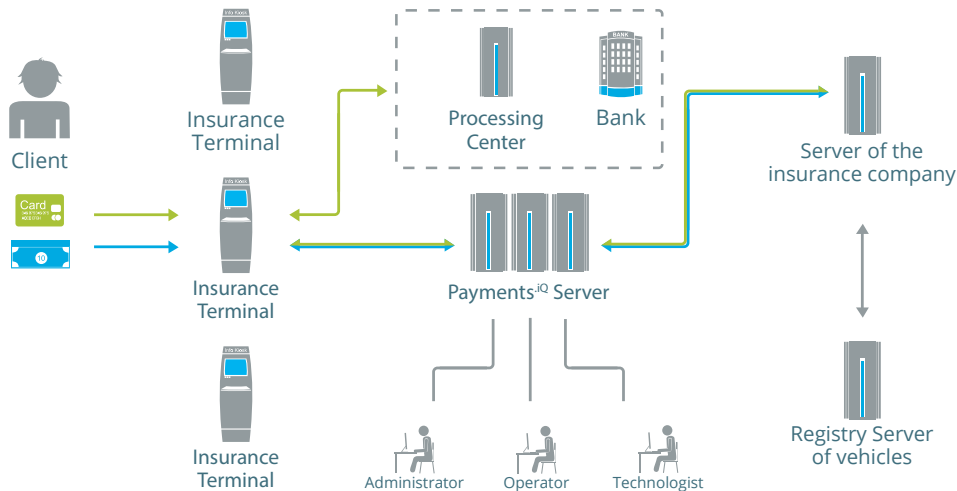
# Existing Implementations



## Bank

The scheme of implementation on ATM extends the equipment's basic functionality for receiving payments for various services.

Possible to integrate with any processing center.



## The Insurance Company

Payments.iQ for sale of insurance policies on self-service devices of the insurance company.

Self-service terminal accepts both cards and cash.

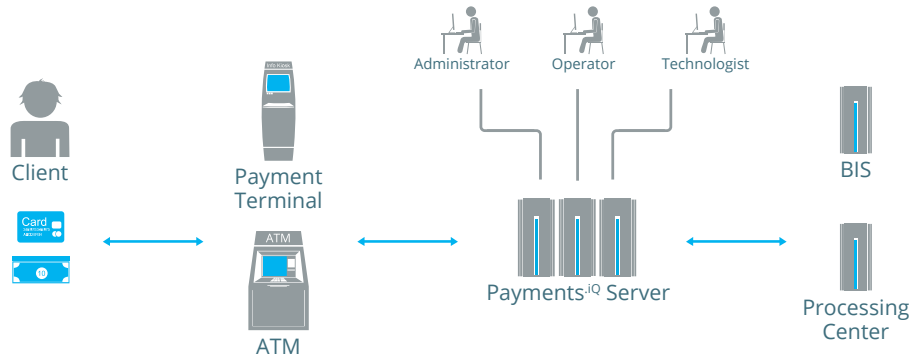


# Existing Implementations

## Loan Repayment

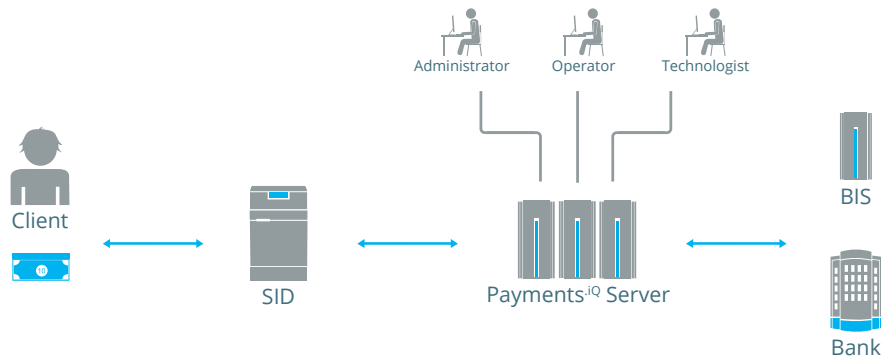
Payments<sup>iQ</sup> solution's implementation for bank and non-banking credit organization in order to provide customers with the opportunity of self-service loan repayment on unattended devices.

The solution is integrated in bank's BIS and in credit organization's processing center



## Smart Intelligent Deposit

Payments<sup>iQ</sup> software solution adapted to control various SIDs (Smart Intelligent Deposit) expands the equipment's basic functionality and offers additional services to customers, who are now able to independently, without the help of bank employees, use the device to deposit cash.





# Related Products



**SmartSafe.iQ** – a cost-effective multi-vendor software solution for automated teller safes that helps to manage all cash operations from currency exchange to cash forecasting.



**Dashboard.iQ** – ultimate technology-based module acts as a control center for different modules of .iQ platform and provides quick access to information influencing the decision making process. (client-server mode or HTTPS protocol).



**RFM.iQ (Remote File Management.iQ)** – remote file system module which introduces a feature of remote uploading /downloading files from a remote terminal to .iQ platform. It allows the bank to download or update files on any terminal using TCP/IP network.



**Mobile.iQ** – a set of mobile solutions designed exclusively for banking and retail sectors.

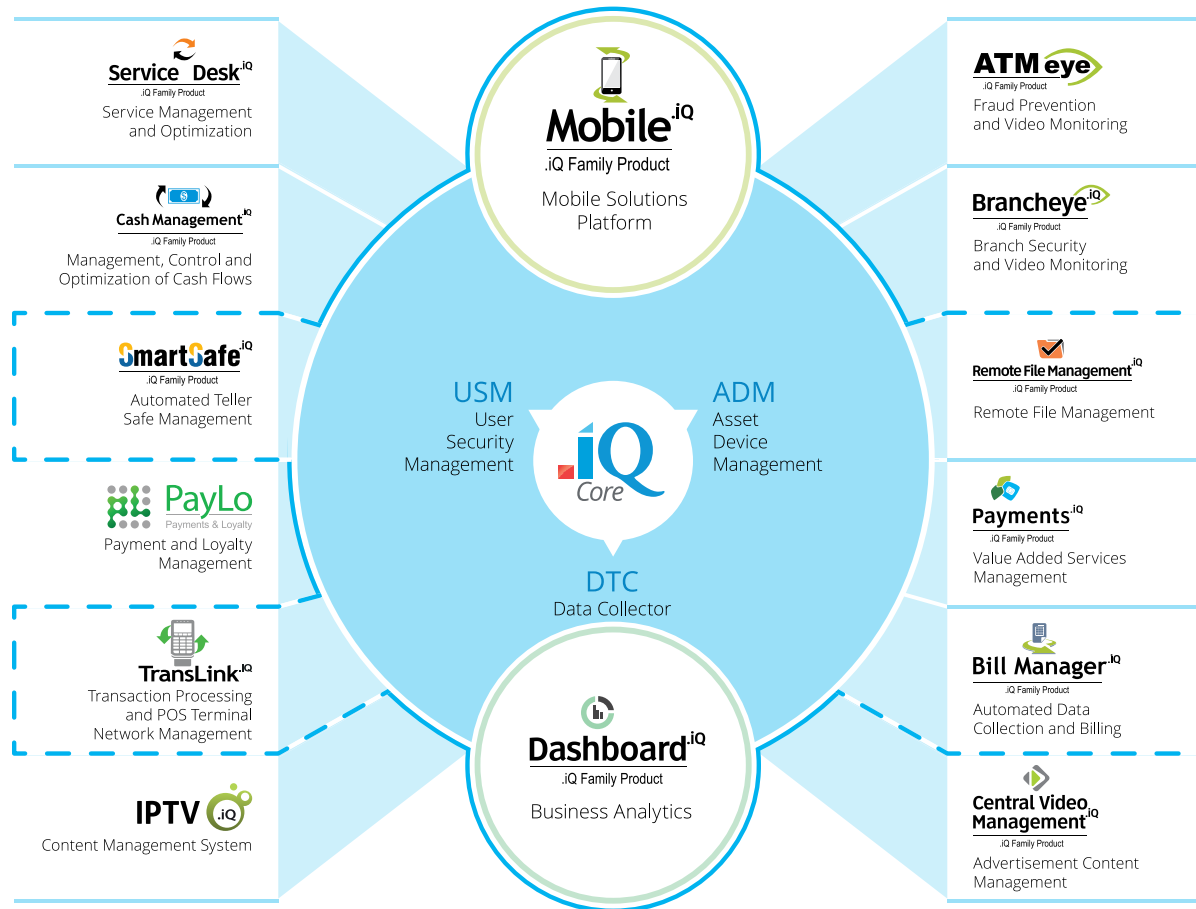


**Bill Manager.iQ** – a system for automatic data collection and bill generation for provided services, handling payments between service consumers and service providers.



**TransLink.iQ** – a solution for POS terminal devices remote network management and transactions processing.

# .iQ Family Products





**BS2**  
Penki kontinental group

## JSC PENKIŲ KONTINENTŲ BANKINĖS TECHNOLOGIJOS

2 Kareivių St., Vilnius LT-08248 Lithuania

Phone: +370 5 266 45 95, Fax: +370 5 266 45 50

E-mail: [info@bs2.lt](mailto:info@bs2.lt), [www.bs2.lt](http://www.bs2.lt)



2016.01