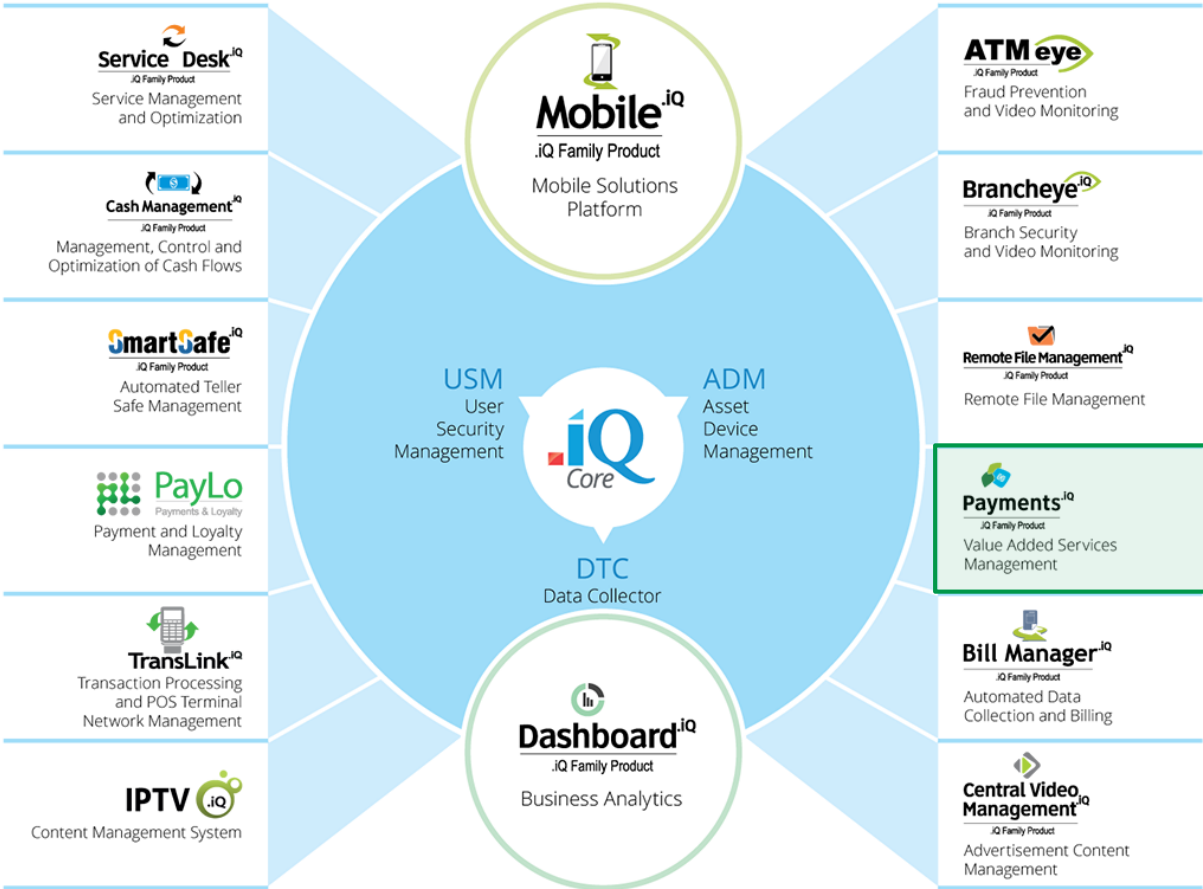


Payments.iQ

Self-Service Payments Management System

Software .iQ Family



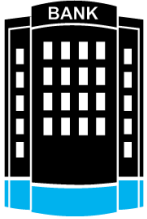
Self-Service Payments Management System

Payments.iQ – a full-featured software solution for:

- Settlement of payments (for utilities, taxes, penalties);
- Selling all kinds of electronic services (e.g. tickets, recharge codes, vouchers, utilities, etc.);
- Retail banking automation;
- ATM and kiosk network management.



Fields of application



**financial
institutions**



**retail
networks**



post office



**insurance
company**



**integral
clearing center**

About Product Payments.iQ

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:



Solution is suitable for various types of devices



ATMs (automated teller machines)



EFT POS terminals



ATs (automated teller safes)



Cash registers



Payment terminals



Mobile devices

Functions and Advantages



System management

- Administrator, operator, technologist and tax inspector workplaces (roles) that allow dedicated system management.
- Flexible mechanism of user rights management.
- Replenishment mode support; various methods of collectors' identification.
- Possibility to quickly enter new service provider or payment template.

Functions and Advantages



Hardware

- Enables cash / cards payments using ISO 8583 and NDC/DDC protocols.
- Unified communications protocol allows collecting payment data from a variety of self-service devices – ATMs, kiosks, SID, EFT-POS terminals, etc.
- Possibility of quick adding the new terminal device.

Functions and Advantages



Functional

- A unified user interface for all types of devices from any vendor.
- Registration, routing and processing of payment information.
- Accepts payments in cash / cards / bank transfer.
- Various methods of payer's identification (by card number, phone number, payer's data from service provider's database, etc.).
- Possibility to install a flexible system of commission tariffs for each individual service provider.

Functions and Advantages



Analytical

- Terminal equipment monitoring (cash level, receipt paper left, protective sensors, etc.).
- Generation of reports, consolidated and analytical statements on system functioning and transactions.

Functions and Advantages



Omni-channel

- Possibility to make any payment (for utilities, goods and services, budget, repayment of loans) either in cash or with a bank card using self-service devices (ATMs, terminals, electronic cashiers), POS terminals, cash registers and mobile gadgets.
- Various payer's authentication methods at self-service terminals (PIN code, NFC passport, biometric data, customer's code in the goods and services vendor system, etc.).
- Billing system and payment gateway integration with BIS.
- Possibility to develop large-scale cooperation projects between banks, payment systems, Telecom operators, cell phone manufacturers, various services providers, online stores, etc.

Certifications and Awards



WINCOR
NIXDORF

Security

Payments^{iQ} complies with the PCI PA-DSS (Payment Application Data Security Standard) Level 1 requirements.

Best Banking Solution

2012/2013 Best Banking Solution Award from Wincor Nixdorf.

NDC/DDC Protocol

Enables international and local payment transactions in cash as well as with bank card. In the latter case, the funds are debited from the account using the NDC/DDC protocol that is used by the majority of bank ATMs.

NDC/DDC

Certifications and Awards



ISO 8583 Protocol

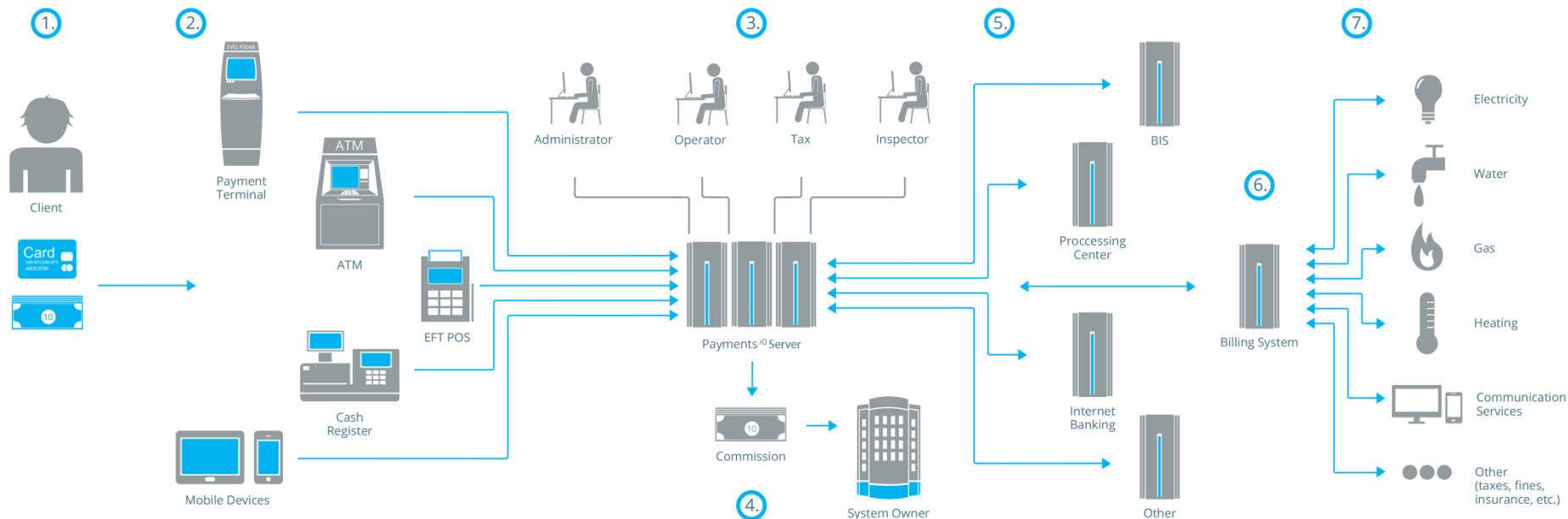
Payment transactions for international and local payment systems using ISO 8583 protocol that describes transmission as well as financial messages formats (transactions) from payment cards data processing systems.



Protopas

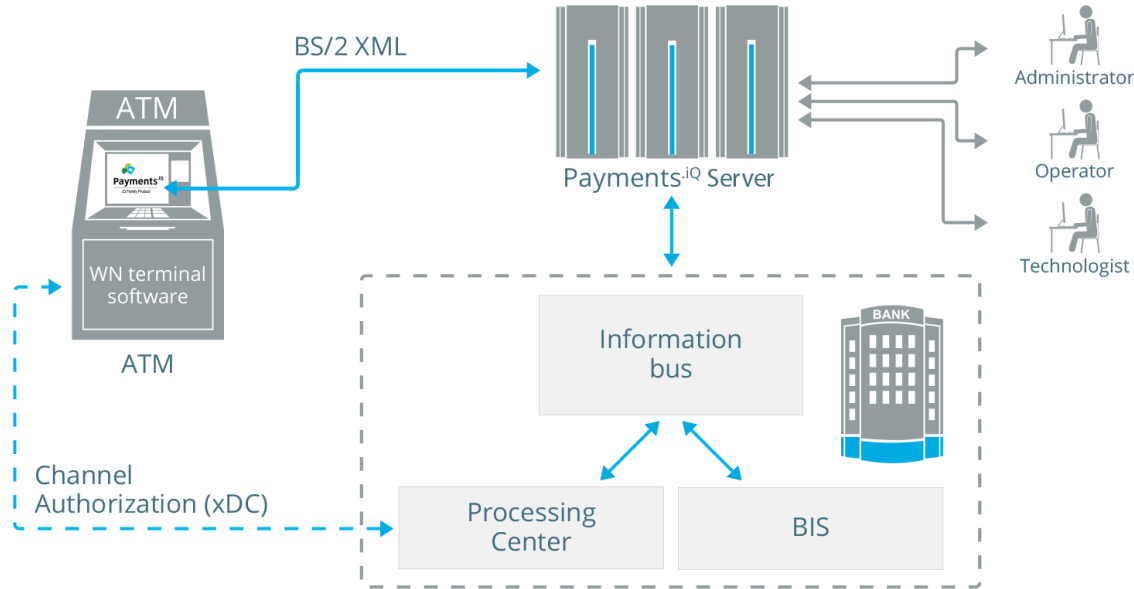
ProTopas Suite / Web-Extensions software module designed by Wincor Nixdorf allows secure usage of the majority of Web programming tools on ATMs.

Solution Scheme



1. Possibility of cash and cashless payment for services or products.
2. Omnichannel payment infrastructure: cash registers, EFTPOS terminals, ATMs, payment terminals, mobile devices, etc.
3. Automated workplaces for an 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

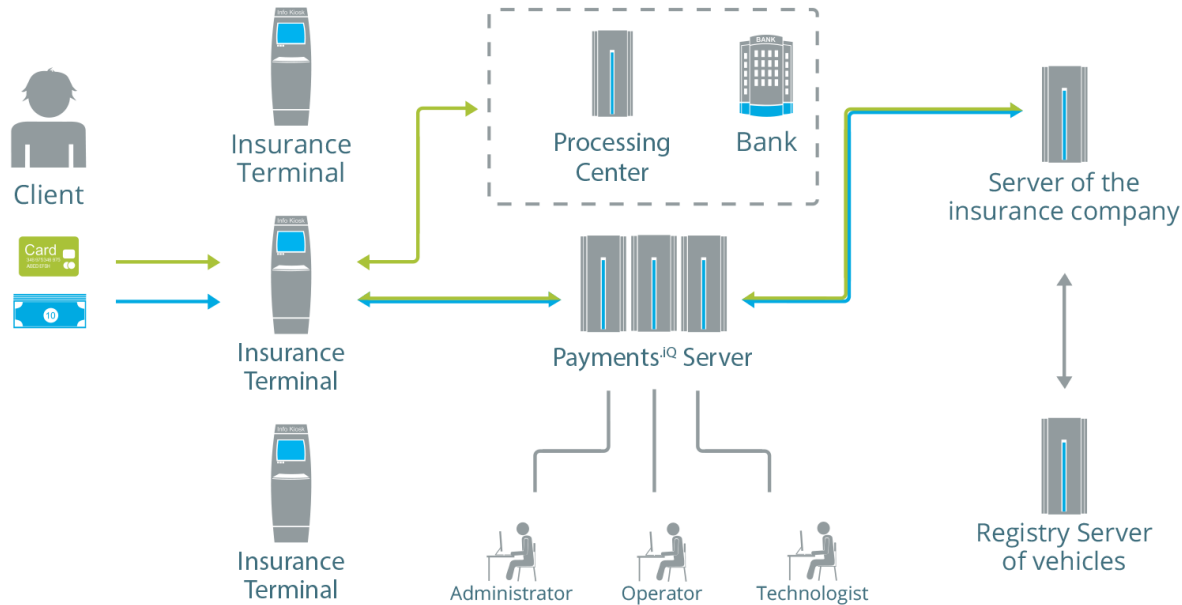


Bank

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.

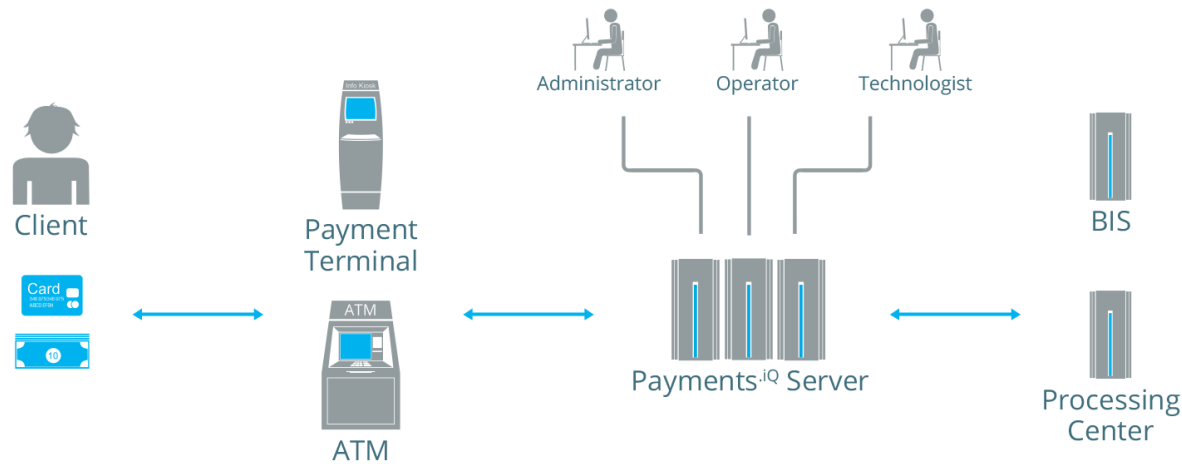
Existing Implementations



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

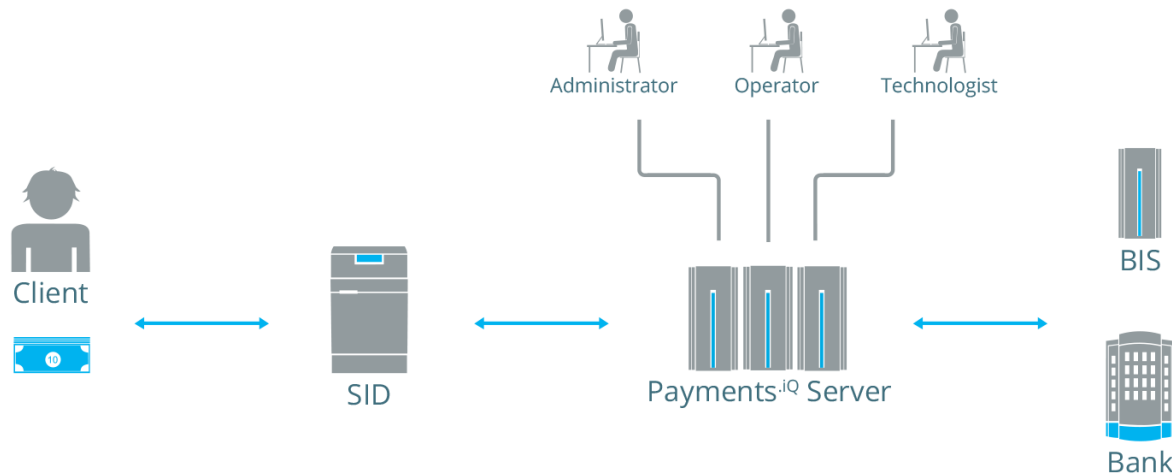


Loan Repayment

Payments.iQ 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.

Existing Implementations



Smart Intelligent Deposit

Payments.iQ 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 with Payments.iQ



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).



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

Related Products with Payments.iQ



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



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.



Thank you for your attention

JSC “PENKIŲ KONTINENTŲ BANKINĖS TECHNOLOGIJOS” (BS/2)

Kareivių str. 2, LT-08248 Vilnius, Lithuania

Tel.: +370 5 266 45 95

swsales@bs2.lt info@bs2.lt

www.bs2.lt