

# VTM.iQ

**BS2**  
Penki kontinental group



Completely new technological  
approach to financial services



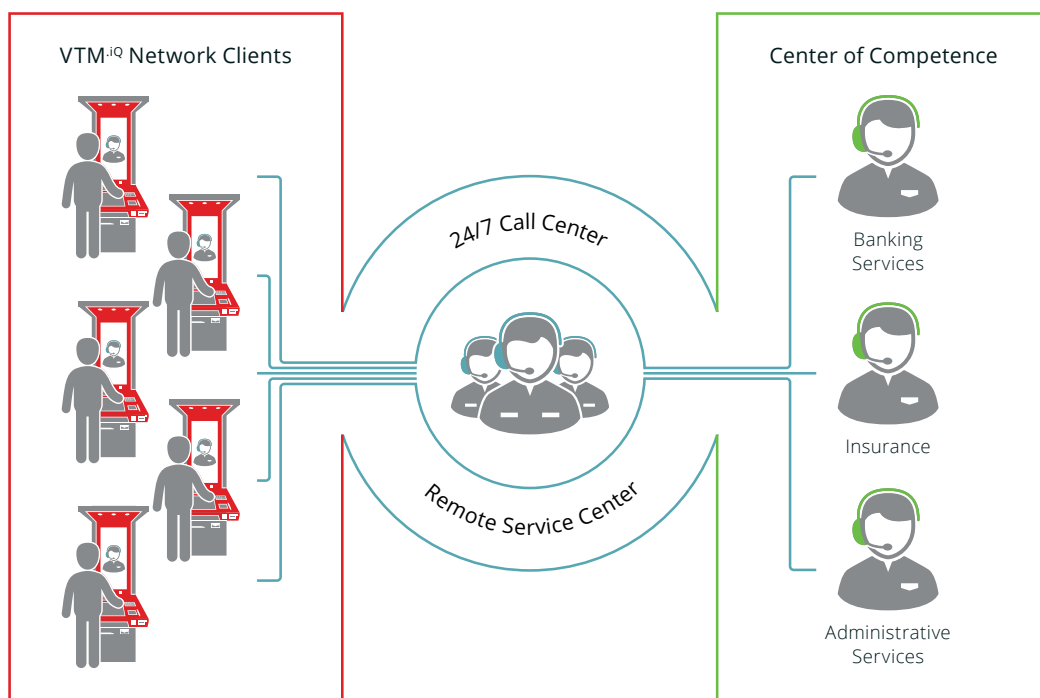
# VTM.iQ - Hardware and software platform

VTM.iQ is a completely new technological approach to financial services, allowing to radically transform and change the style you work with clients.

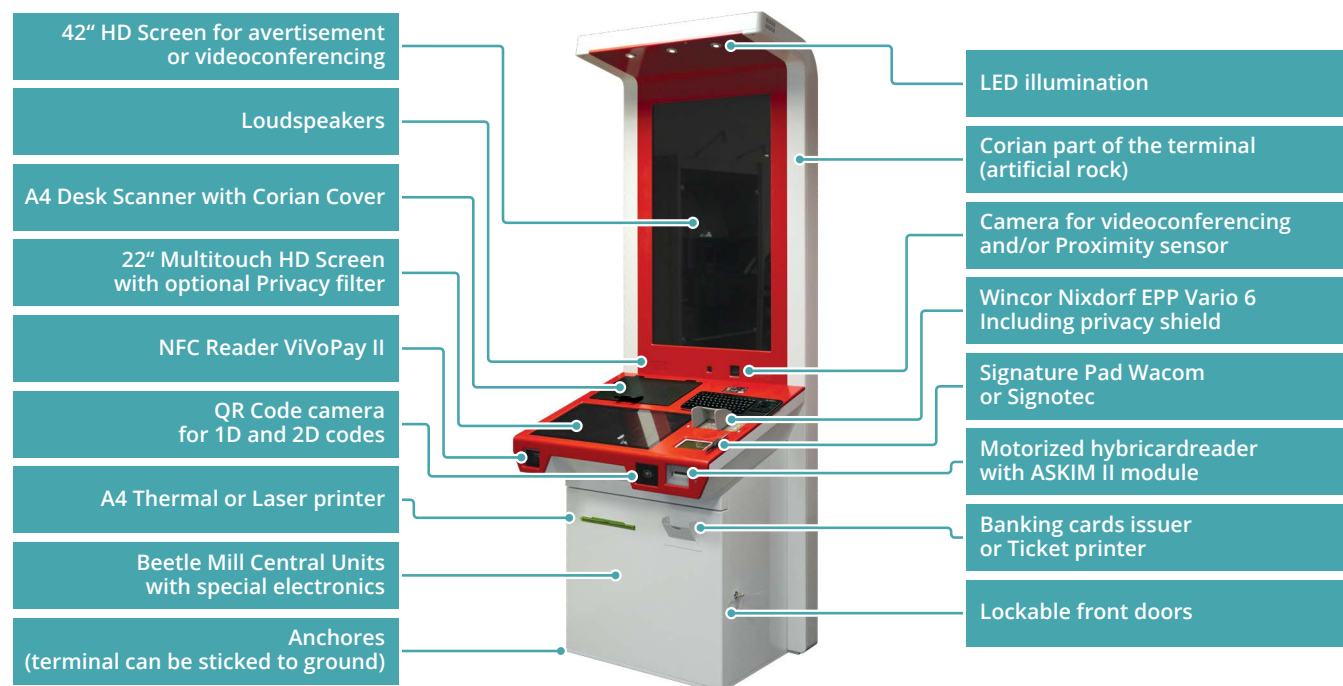
VTM.iQ, designed for banking and payment transactions, includes a unique technology concept of **CuRIE** terminal, **CS 6060** automatic teller safe with cash recycling function from **Diebold Nixdorf**, as well as software solutions and system integration from **BS/2**.

VTM.iQ can be easily integrated with the main banking systems (Core-banking, Call-Center, Processing, CRM / Direct Marketing) and provides you with an additional channel to serve your customers. VTM.iQ is focused on advanced computer users, allowing them to perform most of the banking operations either on their own, or with the assistance of the Call-Center operator not wasting a minute in a queue. The list of activities that can be done with the help of VTM.iQ includes but is not limited by the following:

- To have an online video chat with the Call-Center operator who can provide you support on usage of the VTM.iQ and on banking service offering
- To identify the user by different means of authorization/ authentication: contactless or contact bank card reader, passport or ID scanner, fingerprint scanner
- To provide personalized information on bank services for a particular identified client
- To sign the contract for banking services and open an account
- To order a bank credit or debit card and immediately receive it
- To arrange a loan agreement, sign it and immediately get the money to the account current / credit card or in cash
- To check your account balance and receive statement of turnover for a selected period of time
- To deposit cash to account current and/or card account
- To withdraw cash from account current or card account
- To carry the loan payments
- To carry out payment transactions in cash, by bank card, transfer from the account
- To pay utilities bills, for communications, transportation services, to purchase tickets, vouchers, etc
- To block the card (in case of loss or theft)
- To change the PIN-code



# Technical specification



\* Комплектация с учетом потребностей клиента

## VTM.iQ components

### CuRIE (Customer Rich Experience) Terminal:

- Monitors
  - 42" HD LED
  - 22" HD LED Touchscreen
- Printers
  - A4 Format Thermal / Laser Printer
  - Intermec PM43c Ticket Printer
  - 80mm Receipt Printer
  - Card Printer (single- and double-sided, b/w and color)
- Canon LIDE220 A4 Tablet Scanner
- CHDV2CU Motorized Hybrid Card Reader
- NFC ViVoPay Kiosk II Proximity Card Reader
- EPPV6 Vario PIN Entry Keypad
- Intermec ED40 2D/QR Bar Code Reader
- Wacom STU series / Signotec E-Signature Encoding Device

### Diebold Nixdorf CS 6060 Automated Teller Safe for under-counter installations:

- Banknote processing
  - Deposit/withdrawal of up to 200 notes per bundle
  - Recycling of up to 8 denominations
  - Operating mode: deposit, withdrawal, deposit/withdrawal, cash recycling
  - Triple-bay cash slot system
- Note storage
  - 8 drum modules with up to 500 notes per drum
- Security
  - Different safes
  - Robbery and intruder alarm system
  - Mechanical and electronic locks
  - Intelligent operator authentication

## Software

- Windows 7 Operating System
- Diebold Nixdorf ProBase XFS Platform
- Diebold Nixdorf ProCash/NDC/DDC Support Protocol
- Diebold Nixdorf ProChip/EMV Applicator Server
- Diebold Nixdorf ProTopas Platform for Self-Service Devices
- ProTopas/WebExtensions Software For Interactive User Interface
- BS/2 Video Monitoring Software Solution - ATMeye.iQ
- BS/2 Payment Gateway Software Solution - Payments.iQ
- BS/2 ATS Management System - SmartSafe.iQ
- Diebold Nixdorf Direct Marketing Gateway

## Services

- VTM.iQ hardware / software installation
- Diebold Nixdorf ProBase / ProChip - EMV / ProTopas - WebExtensions software installation and integration
- BS/2 VTM.iQ:
  - video conference server
  - multimedia content display
  - document scanning
  - data entry using barcode scanning
  - document printing
  - printing on plastic cards
  - electronic digital signature usage
  - user identification via a contactless card reader
- BS/2 ATMeye.iQ / Payments.iQ / SmartSafe.iQ
- Integration with banking systems (Core-banking, Call-Center, Host, Processing, CRM / Direct Marketing)
- Training
- Warranty and post-warranty service

# Advantages of the VTM<sup>iQ</sup> Solution

**VTM<sup>iQ</sup>** is a symbiosis of several functional systems that offers an interactive approach to your work with clients.

High definition (HD) video communication with the Call-Center operator, implementation of the latest technologies such as fingerprint scanning, electronic signature encoding, contact and contactless bank card identification, financial self-service offering similar to ATM ones, integrated video surveillance system allows to improve security of your transactions and moreover to optimize processes with cash.

In addition to the traditional banking functions **VTM<sup>iQ</sup>** integrated solution offers supervision of the remote virtual employee (operator of the Call-Center), aimed to advise the clients and help them interact with the device. The joint operator - client work allows banks to offer safe, comfortable and professional financial, insurance and administrative services, thus increasing customer satisfaction level.

**Optimization of the bank staff by organizing a centralized group of experts/consultants and the use of VTM<sup>iQ</sup> allows banks to provide customers with high quality services**

**regardless of the location of branches and the availability of qualified personnel, optimize and minimize the number and size of bank branches and thus to significantly reduce maintenance costs without compromising its quality.**

**VTM<sup>iQ</sup>** is the ideal solution for modern generation that offers simple, intuitive and fast banking services and for the people with disabilities who can easily perform transactions with the help of the Call-Center operator.

**VTM<sup>iQ</sup>** installation in the bank branches, or 24/7 self-service areas, in residential and commercial buildings, at the airports or train station, at the hotel's lobby or in hard to reach remote rural areas, gives opportunity to significantly expand the service area and to be closer to the customers.

Hardware-software platform **VTM<sup>iQ</sup>** offers impressive security features like high-resolution video cameras, security software solutions (Anti-Skimming, Encrypted PIN-pad), that close potential gaps in the security system, improve system availability and help to build customer loyalty.



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