Payments·iQ
Self-Service Payments Management System

Penki kontinentai Group

1992 – **Penki kontinentai** was established

1998 – **ASHBURN International**

1998 – **Penkių kontinentų komunikacijų centras**

2001 – **Penkių kontinentų bankinės technologijos (BS/2)**

**2004** – **Skaitmeninio sertifikavimo centras (SSC)**

2005 – **Penkių kontinentų investicijos**

Business Areas of Penki kontinentai Group

Banking And Retail Trade Solutions	IT Services	Digital Signature	Tele-Commucations	Media	Investments
Software solutions	IT servicing	Digital signature certificates	Infrastructure implementation	TV channel "PENKI TV"	Real Estate investments
Banking equipment	Cloud solutions	Open key infrastructure	Internet	Specialized Internet portal	Smart House solutions
Technical maintenance (service)	Systems administration	Digital signature software	IP-telephony	Video production studio	
Acquiring and switching services	Infrastructure implementation	SSL certificates	IPTV	Live streaming	
Training and certification	Monitoring		Software development		
Loyalty programs			Monitoring		

Geography
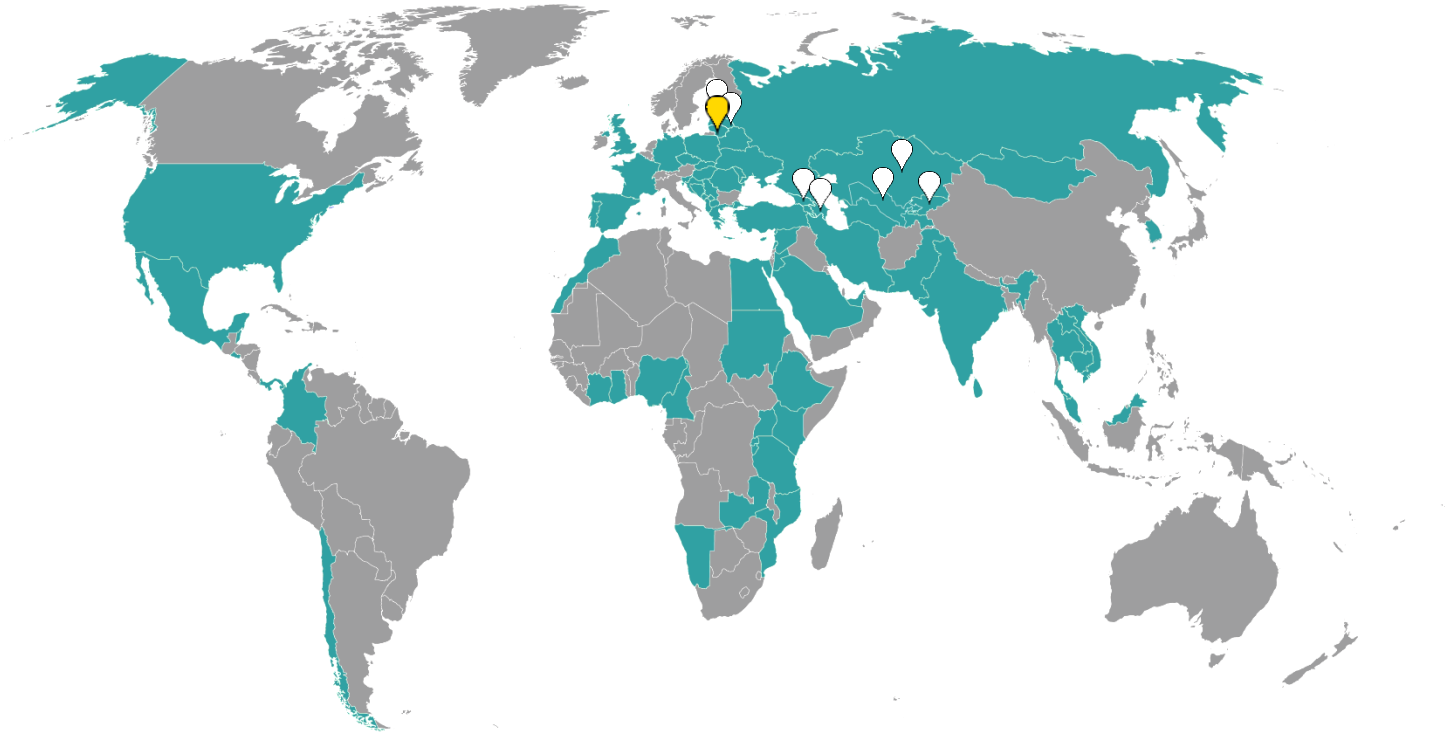
Head office in Lithuania.
Subsidiaries:
Azerbaijan | Estonia | Georgia | Kazakhstan |
Kyrgyzstan | Latvia | Uzbekistan |

Our solutions and services are well-known worldwide and available in 77 countries.

Certificates

Successfully implemented the globally acclaimed ITIL V3 recommendations

and completed the implementation of Standard ISO 20000 for service management,

ISO 27 001 for information security management

PCI Security Standard Council acknowledged solutions ATMeye·iQ and Payments·iQ as PA-DSS (Payment Application Data Security Standard) compliant.

Awards

- ATMIA Industry Association "Best ATM Security Technology" 2004 award

- Global ATMIA "Best Security Technology" award

- National awards for the "Innovation prize" and "Product of the year"

- Wincor Nixdorf "Best Banking Solution" award (Payments$^{.iQ}$), 2013

- Wincor Nixdorf "Best Service Banking", 2003, 2004, 2013, 2014 award

- Wincor Nixdorf "Best Banking Solution 2016" award

Technology Partners

BS2 Penki kontinentai group

Penkių Kontinentų Bankinės Technologijos

- Software solutions development, implementation and support;

- Banking and retail trade hardware sales;

- Hardware technical maintenance and service;

- Outsourcing services;

- IT infrastructure monitoring;

- Training and consulting;

- Spare parts delivery.

Main Facts

- 200 employees
- 7 subsidiaries in different countries
- 20 years of experience servicing banking and other types of equipment
- 39 service centers in 8 countries
- More than 100 certified service engineers
- Partnerships in more than 60 countries
- Second in the world Diebold Nixdorf certified Training Center, since 2008
- Compliance with ISO 20000, ISO 27001
- PCI PA-DSS Level 1 certified

Software .iQ Family

![Payments.iQ — .iQ Family Product]
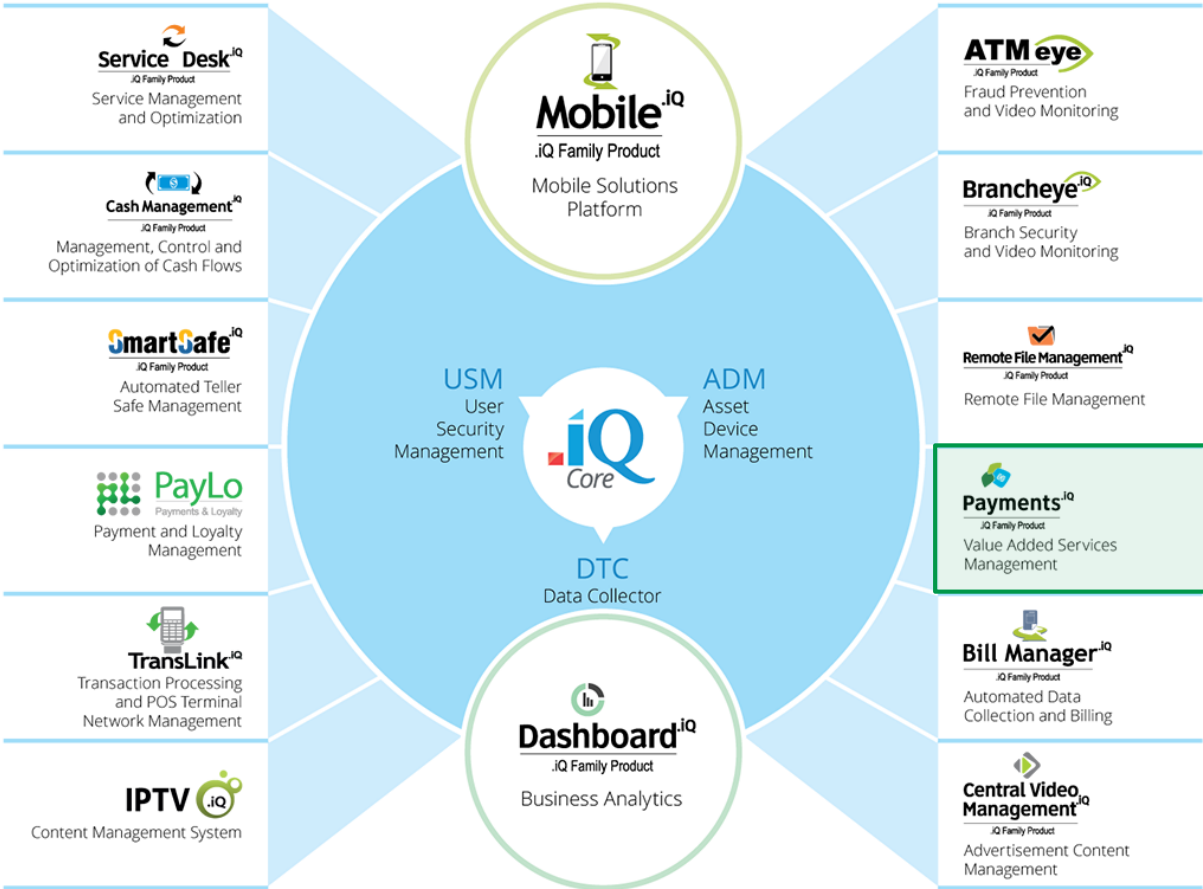
Self-Service Payments Management System

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
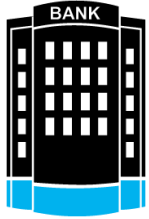
financial institutions

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)

ATSs (automated teller safes)

Payment terminals

EFT POS terminals

Cash registers

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

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.

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
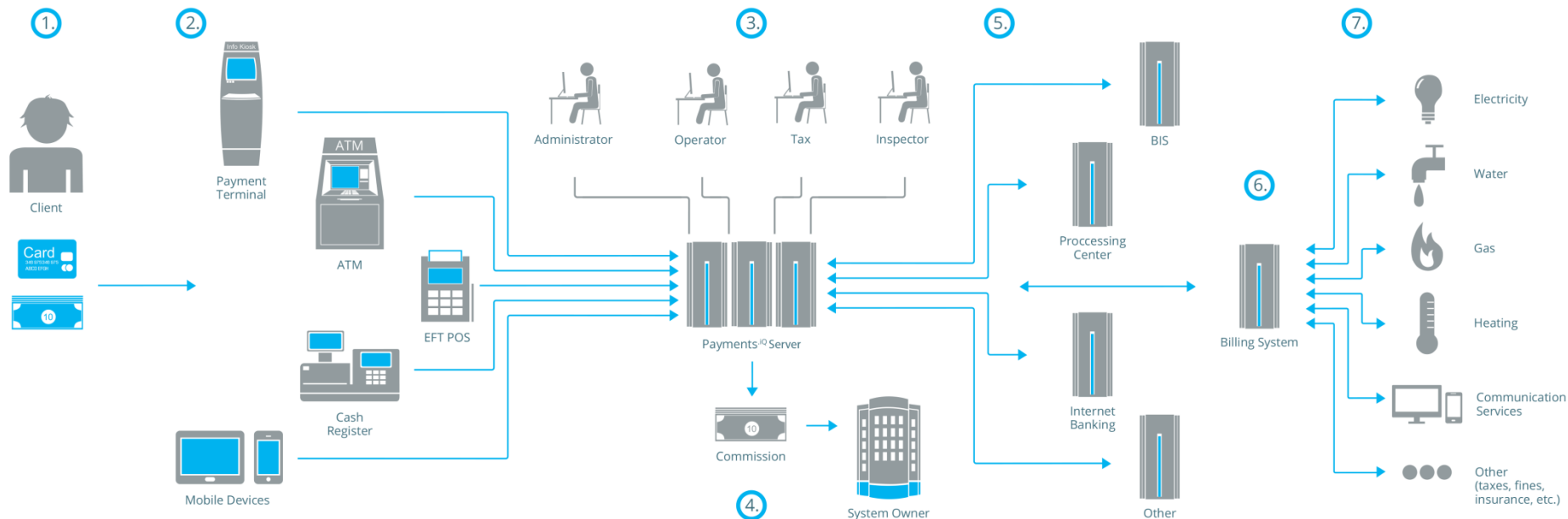
1. Possibility of cash and cashless payment for services or products.
2. Omnichannel payment infrastructure: cash registers, EFTP POS terminals, ATMs, payment terminals, mobile devices, etc.
3. Automated workplaces for an Administrator, Operator, Tax inspector (Auditor, Controller) and Technologist. 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.
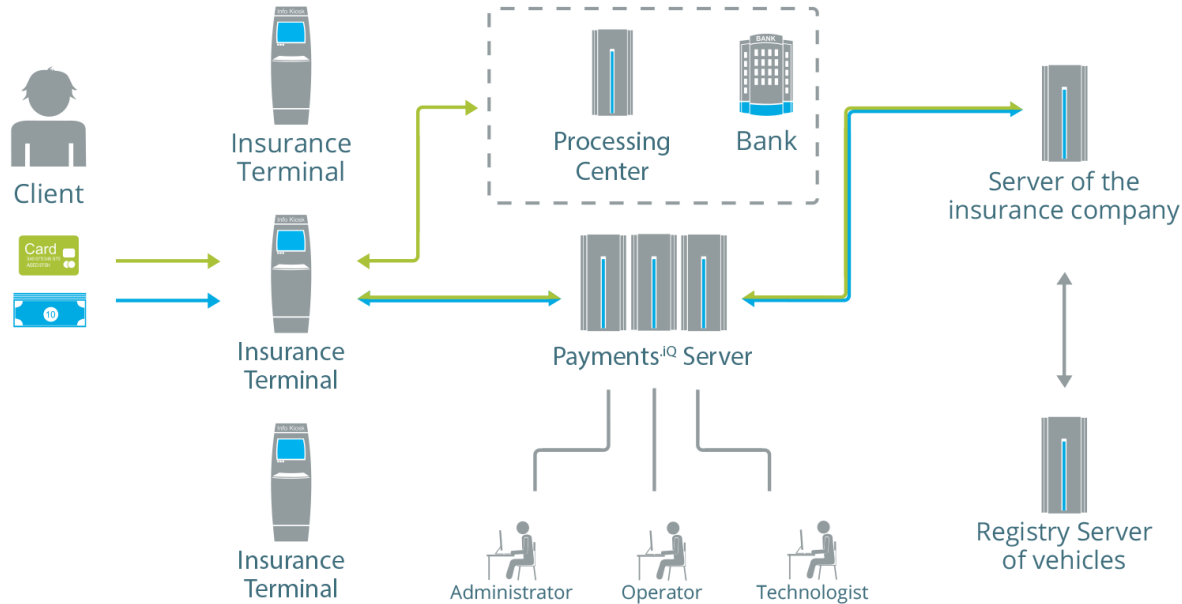7. Service providers / Merchants.

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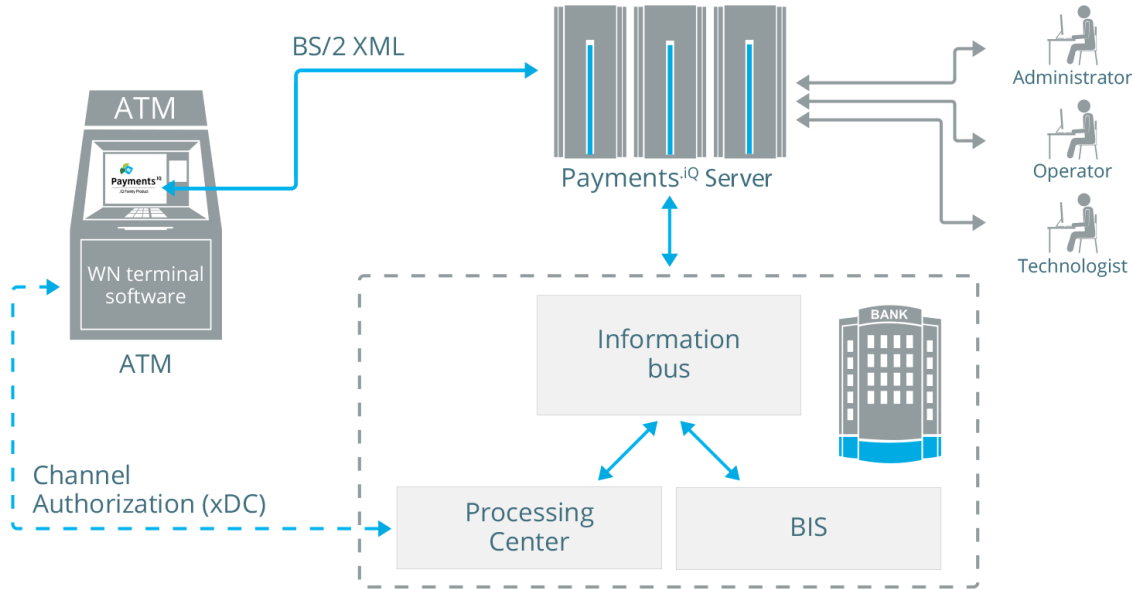
Bank
The scheme of implementation on ATM extends the equipment's basic functionality for receiving payments for various services.

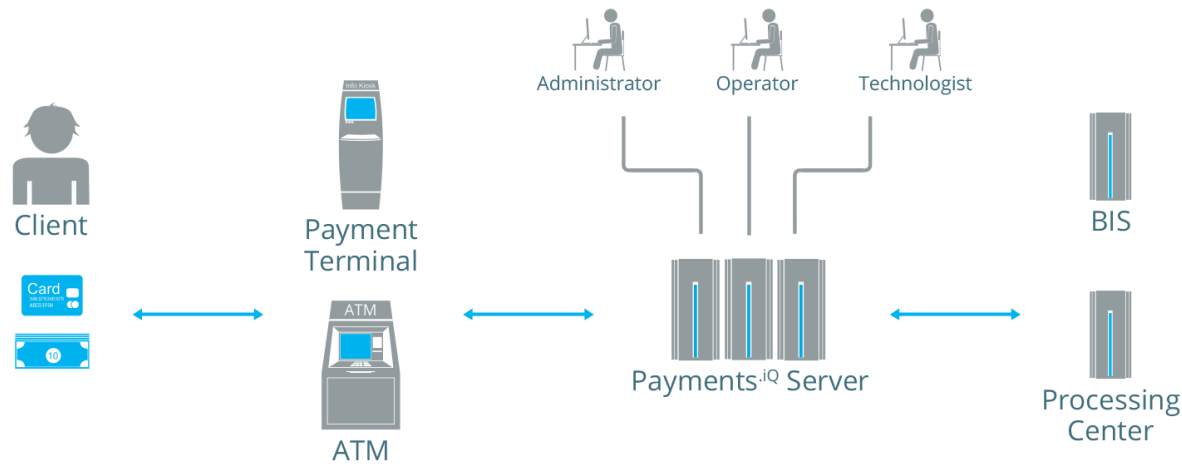Possible to integrate with any processing center.

Existing Implementations

The Insurance Company
Payments.^{iQ} for sale
of insurance policies on
self-service devices
 f the insurance company.

Self-service terminal
accepts both cards and cash.
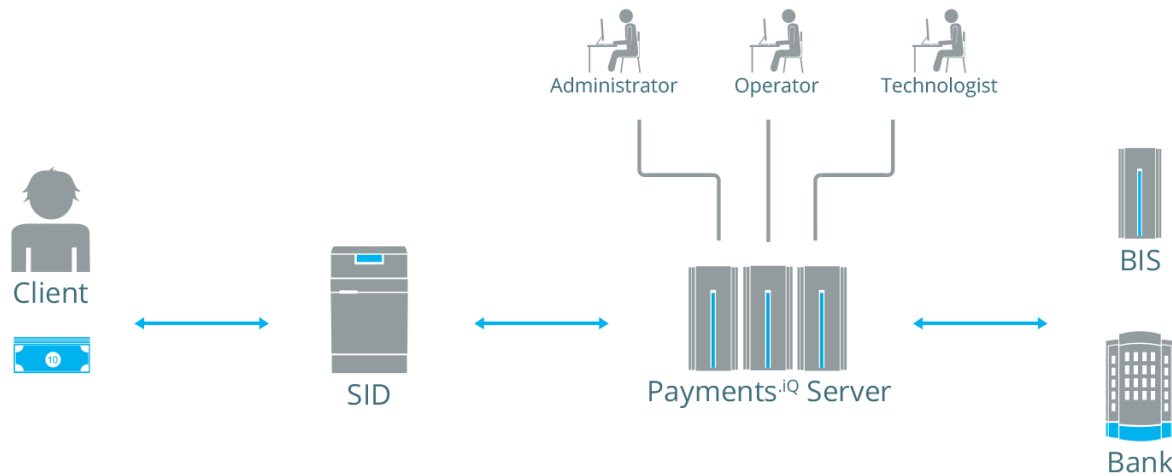
Existing Implementations

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.
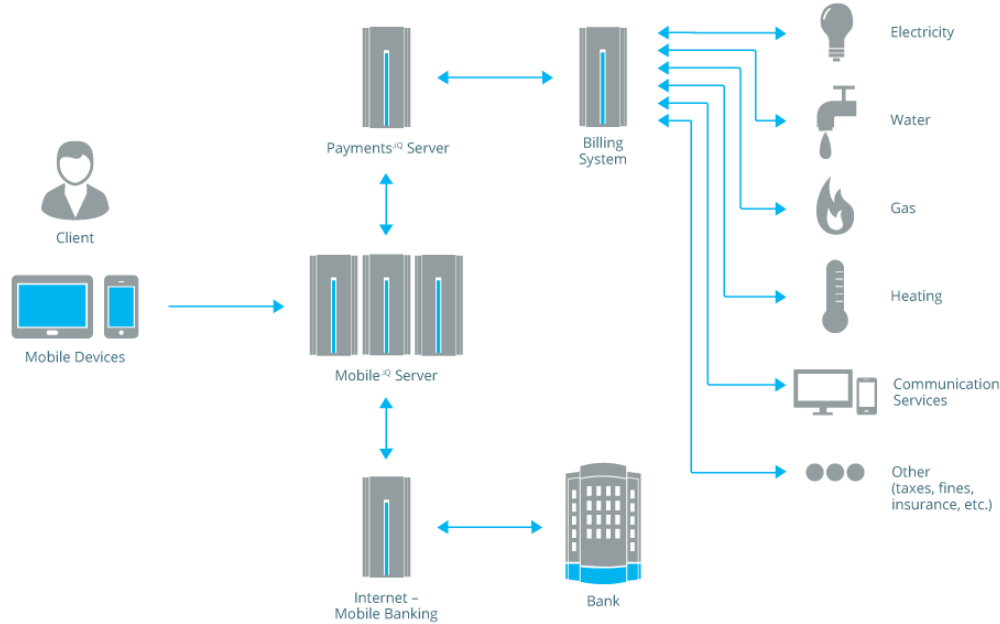
Mobile Payments·iQ

The Mobile Payments·iQ extension allows to make payments using mobile banking. It requires no additional costs to the bank, as all payments available in Payments·iQ are linked automatically.

All Payments·iQ structural and payment options' changes are immediately viewed in Mobile Payments·iQ.

Mobile Payments·iQ functional is defined by Payments·iQ functional and usually includes:

- Telecommunication bills payment.
- Utility bills payment.
- Budget payments.
- Repayment of loans (leasing companies).
- Tuition costs payment.
- Children's institutions (kindergarten, nursery) bills payment.
- Medical / SPA treatment payment.

Scheme Mobile Payments·^{iQ}

- Client – an authorized mobile banking client

- Mobile·^{iQ} - mobile applications system server

- Payments·^{iQ} - electronic payment system server

- Internet / mobile banking - remote client service system

- Billing system - multi-channel billing system (can be used in Bill Manager·^{iQ} environment)

- Electricity, water, gas … - service providers

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

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