

CashManagement^{.iQ}

Automation, Optimization, Management
and control of cash flows



Competence at the core

The company Penkių Kontinentų Bankinės Technologijos (BS/2) is the part of Penki Kontinentai group of companies, provides services in 78 countries, creating software solutions which help automate and optimize your business.

For more than 25 years, we are developing specialized innovative software and technological solutions for banks, financial institutions and retail companies. We are offering high-quality IT products that meet your customers' needs.

Our Services:

- Software development, sales, installation, support and systems integration services
- IT service outsourcing
- Maintenance and repair of banking, telecommunication, acquiring and retail equipment
- Monitoring of IT infrastructure
- Staff training and consulting
- Spare parts supply
- Sales of specialized equipment for banking and retail companies

Our Clients:

- Banks and financial institutions
- Retail companies
- Gas stations
- Postal services
- Other companies (casinos, hippodromes and others)



78
countries
where activities
are carried out

300+
talented
professionals

20+
years of
partnership
with Diebold
Nixdor



International Recognition and Awards:

Diebold Nixdorf / Wincor Nixdorf

- Special Achievement Banking 2000, 2013, 2014, 2017.
- Best Banking Solution 2012, 2013, 2016.
- Best Banking Service 2002, 2003, 2012, 2013, 2014.
- Most Innovative Software Solution 2004, 2005.
- Most Innovative Concept 2002, 2003, 2004, 2005.

ATM Industry Association

- Best ATM Security Technology 2002.

Lithuanian Confederation of Industrialists

- Innovation Prize 2016.
- Lithuanian Product of the 2001, 2005, 2006, 2007, 2008, 2012, 2017.

Certificates:

ISO 27001, ISO 20000, ITIL V3, PCI PA - DSS.



Strategy of Cash Management

Efficient cash management demands well-timed decisions to correct the cash point replenishment processes. Actually, it is a hard task to do manually. That's why the bank needs to be equipped with specialized tools to manage the workflow and cashflow event.

Cash Management^{.iQ} is the .iQ family software solution that allows controlling cashflows in cashpoints such as: ATMs, ATS, payment kiosks, bank branches, vaults and others. The solution provides cash flow automation and increases the availability of cashpoints with optimal amount of cash.

Using the system, banks and other organizations are able to reduce their daily expenses on cash flow support and increase efficiency of cash, personnel and other resources usage.





Specialized monitoring

- Cash balance in each cashpoint by currencies types and denominations
- Forecasted and actual cash loads for each cashpoint by currencies and denominations
- Current service status of objects: “not enough cash”, “cash is over”, “long idling”, “on-service” and others
- Cashpoint load efficiency report
- Geographical cashpoints position on the map (with filtration by cashpoint status)
- Other useful information



Cash order planning and control

- Control of optimal cash load for each cash point
- Optimal replenishment frequency for each cash point
- Optimal replenishment frequency for each cash point
- Bank vault control to replenishment management for cash point network in region



Tools of cash balance control

- Control of loaded cash
- Control of withdrawn cash
- Control of accepted cash
- Control of returned cash

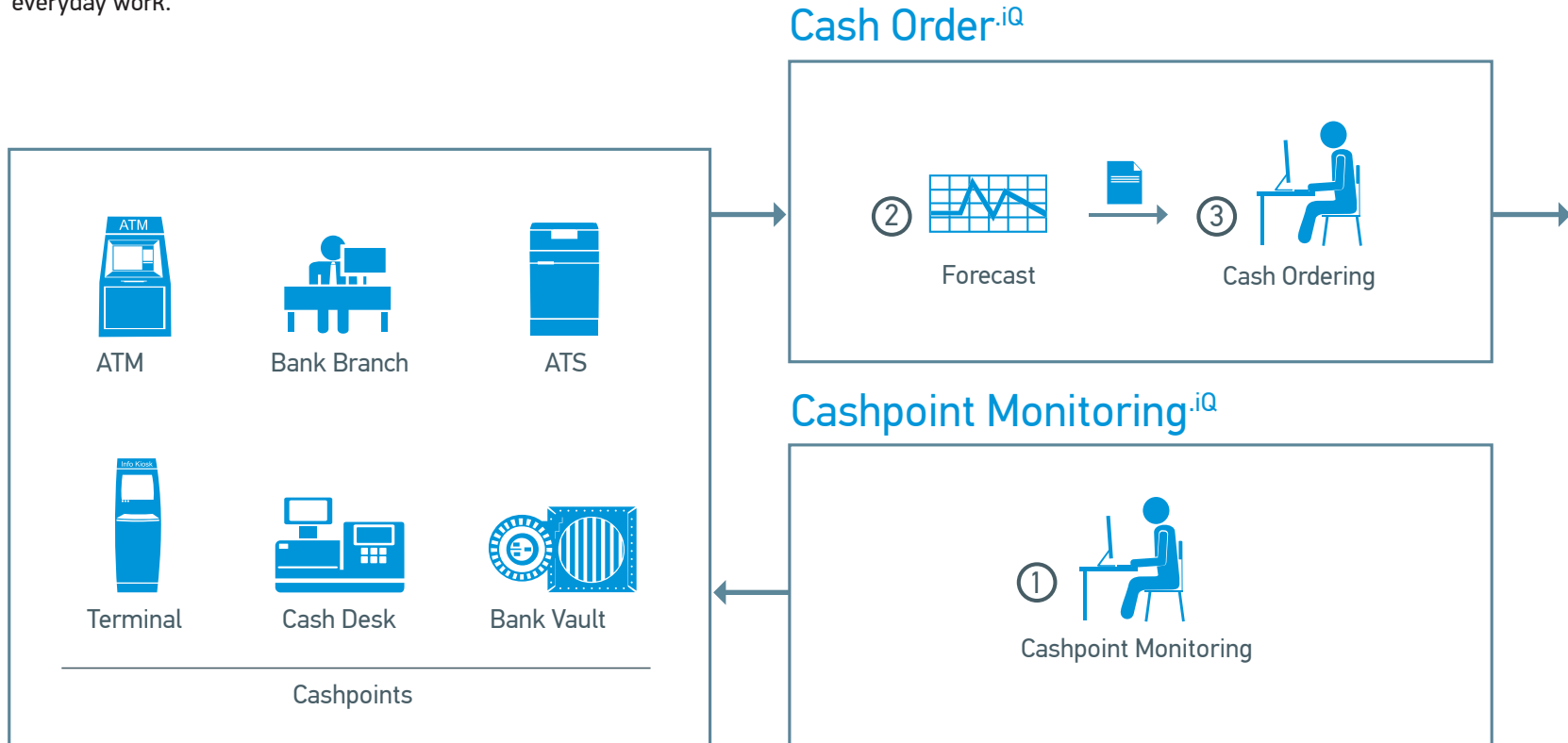


CIT workflow control

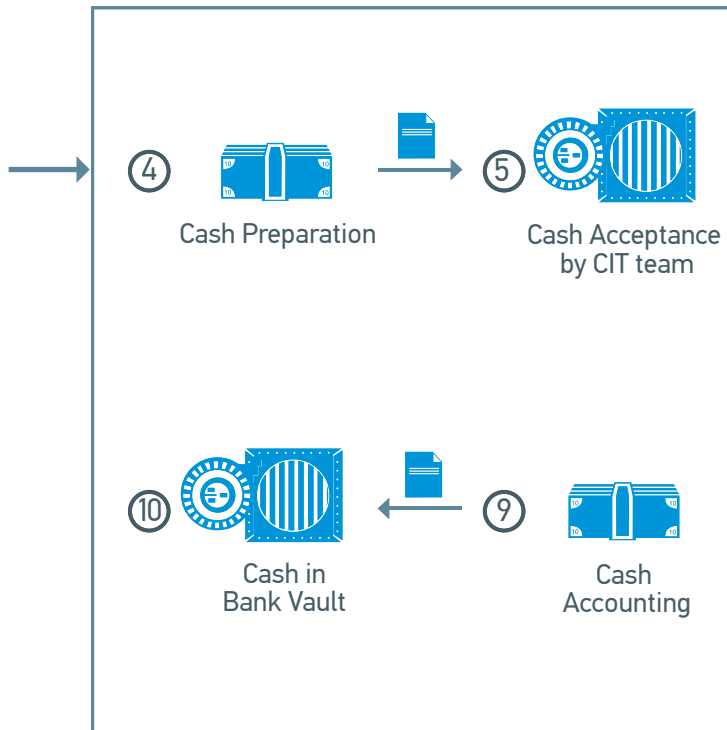
- Detailed cash delivery tracking
- Cash delivery team management
- Management of delivery routes

Cash Management.iQ Workflow

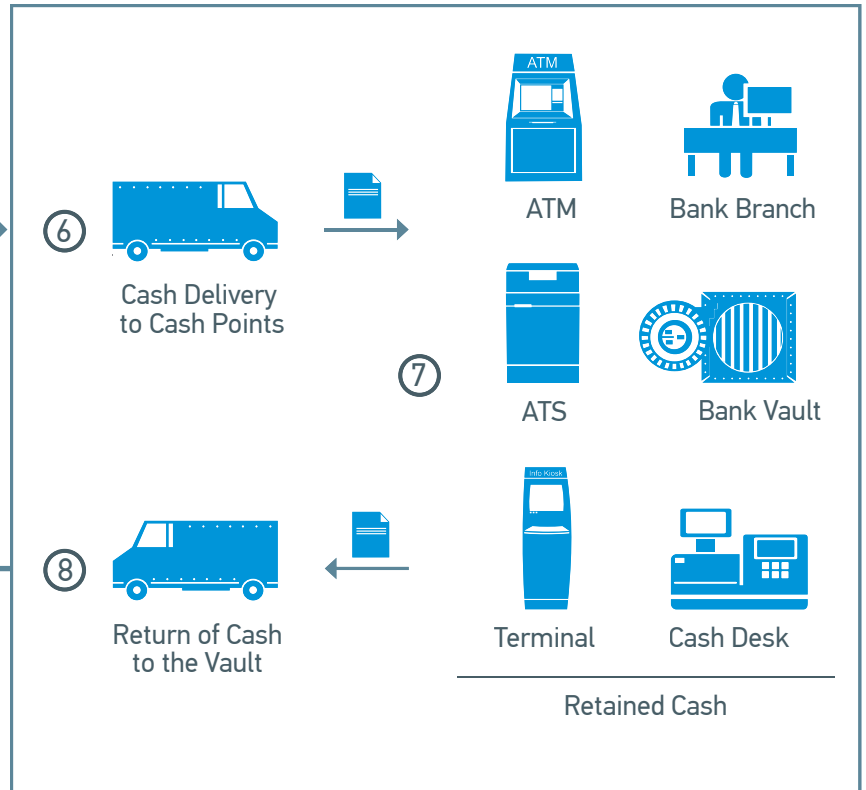
For convenience and security reasons Cash Management.iQ consists of separate functional modules. Flexible access control allows employees to work only with the functionality they need for everyday work.



Vault.iQ



CIT.iQ



 Automatically Generated Report

Features and Benefits

Schedule and make cash orders in proper time for self-service devices, bank vaults and branches. Gathering and processing of historical data helps to make true cash forecast for each object.

Get complete real-time information about money presence in self-service devices, bank vaults, branches, and during its transportation. Service monitoring of ATM equipment together with proactive notifications allows reducing the response time.

Provide stable and reliable services. Proper and well-timed encashment satisfy customers' needs and increases the loyalty level. The system is able to reduce ATM idling time by the reason of cash absence and provide all needed banknote values in ATMs, bank branches and vaults.

Disengage up to 25% of unused cash from the total volume by avoiding situations of cashpoints overload and excessive encashment. The system automatically recognizes particular objects with cash need and counts accurate size of replenishment. The route planner is able to build optimized and safe routes for cash-in-transit vans.

Use flexible access management with limits by functions, operational zone, cashpoint types to minimize a human factor during calculations and other operations and prevent any sort of miscounts.

The system operates with world known vendors of ATMs and other self-service terminals with the Cash-In, Cash-Out and Recycling functions. The system can be integrated with any kind of new terminal equipment (ATMs, payment kiosks and others).

The special functionality allows to determine CIT costs and provide relevant reports on the basis of factors such as staff, cash transportation and loaded or unloaded cash amount cost.

The functionality for the automatic correction of cash limits during holidays or salary periods. That make your system really flexible to the real conditions and challenges of work.

The possibility of integration with external systems, ATM controller systems, processing centers and other external systems. It helps to increase security level and efficiency of work.

Night depository control tools for accounting of cash flows when the day-closing procedure is performed. It allows accountants to separate these operations from regular ones and get current state of cash presence and needs for each cashpoint.

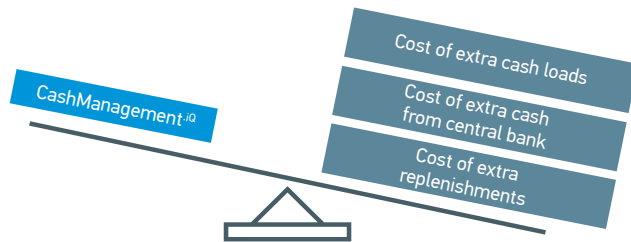
The functionality allows controlling the level of worn-out cash in regional vaults and bank branches. This function provides the opportunity to detect and select damaged and old banknotes and return it to a central bank.

Saving and Return of Investments

Cash Management^{iQ} system implementation can significantly minimize your expenses:

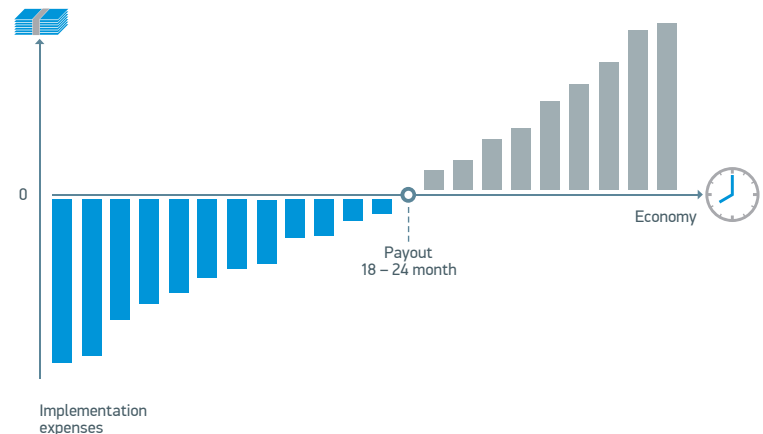
- By optimal planning of replenishments and reducing the extra replenishments amount.
- By optimal planning of cash loads and reducing unused cash amount in your cashpoints.

Estimate your expenses



Cash Management^{iQ} provides the opportunity to save \$500 for encashment of one cashpoint during a year. That saving easily covers license and integration costs.

Return of investments



For each particular client we estimate the Return of Investment (ROI) formula depending of such factors as cost of encashment, stored cash and money insurance.

Related Products



Dashboard.iQ is an intellectual module of .iQ family products that provides data gathering function and visualizes it as vivid reports for analyzing and making decisions.



SmartSafe.iQ is a cost-effective multi-vendor software solution for automated teller safes that helps to manage all cash operations from deposits and withdrawals to currency exchange. In order to provide the video surveillance function, the solution can be integrated with the ATMeye.iQ system that allows taking photos of the ATS zone triggered by various events (cash operations).

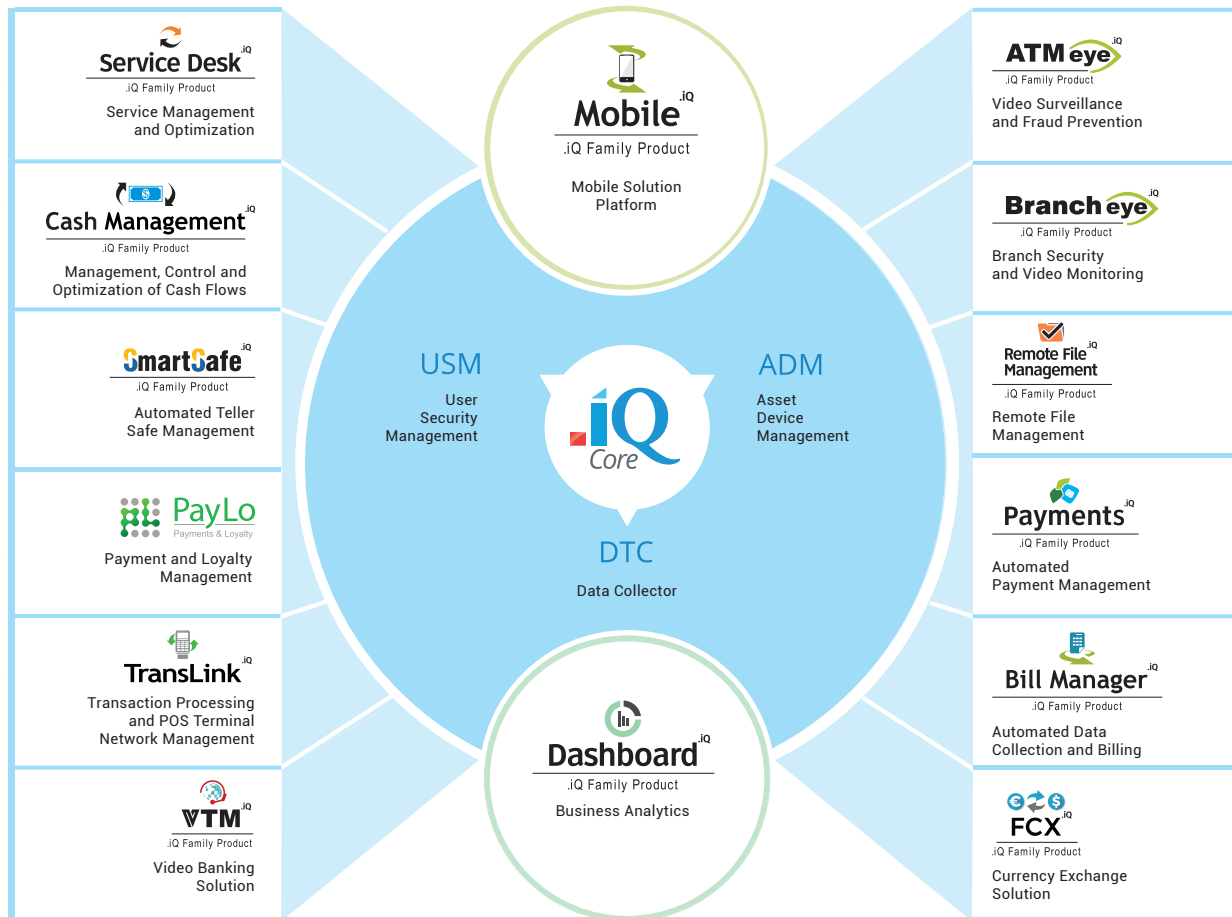


Payments.iQ is a full-featured software solution for organization of utilities and loan payments, various fees, e-services, ticket sales using self-service device network infrastructure.



Mobile.iQ is a set of mobile solutions designed exclusively for .iQ family products in order to provide mobile access to various information resources and services.

Products of Family .iQ





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