

# AUTOMATED PAYMENTS PROCESSING SYSTEM



# 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)





**25  
YEARS ON  
THE MARKET:**

**700+**  
international  
customers

**90+**  
partners  
around  
the world

**7**  
affiliated  
companies  
in Azerbaijan,  
Estonia, Georgia,  
Kazakhstan,  
Kyrgyzstan,  
Latvia and  
Uzbekistan

## 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.

**ISO 27001**

BUREAU VERITAS  
Certification



**ISO 20000**

BUREAU VERITAS  
Certification



# About the Payments<sup>iQ</sup> solution



Payments<sup>iQ</sup> is a full-featured software solution for payments processing (utility services, taxes, and fines), any types of electronic services sales (tickets, refill codes, vouchers, etc.), retail banking automation through ATMs and other self-service terminals management.

Payments<sup>iQ</sup> solution can be easily integrated into the existing fleet of self-service terminals fleet without disrupting day-by-day operations of the banks, trade organizations and other enterprises.

---

Payments<sup>iQ</sup> was recognized as the Best Banking Solution 2012/2013 at Regional Partner Summit Europe 2013, organized by Wincor Nixdorf (Diebold Nixdorf).

---



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

---

# Features

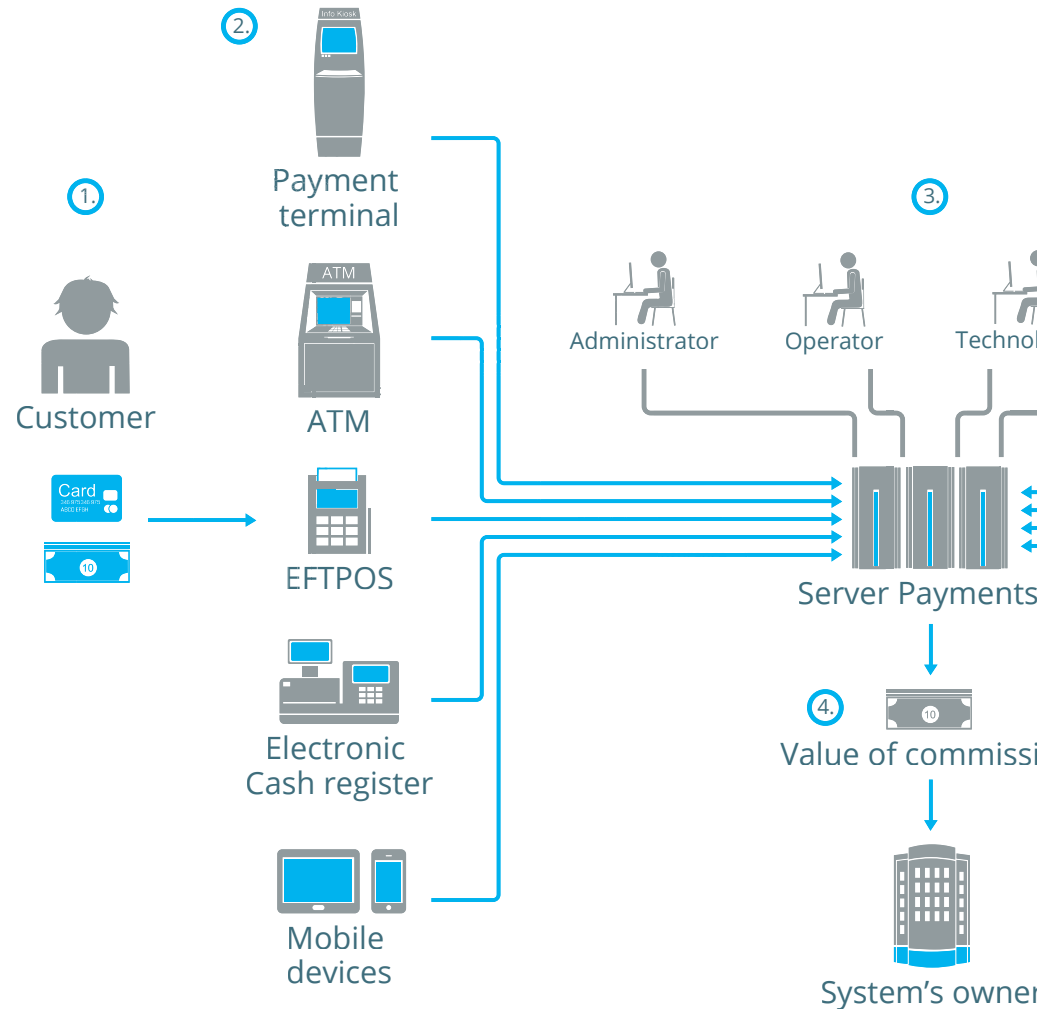
- Provision of the Information and payment services through self-service terminals;
- Registration, routing and processing of the payments information;
- Payments in cash, by payment cards or by transferring of funds from an account;
- Collection and processing of financial transactions from customers' self-service devices;
- Support for cash collection (CIT) procedures;
- Identification of collectors in various ways;
- Flexible commission assignment system for each individual service provider;
- Specific role based users - operators, administrators, technologists, tax inspector etc.;
- Formation of payments registers. One button payment;
- Import and export of reference data from external information systems;
- Capability to generate transaction and analytical reports on the system's functioning and operations;
- Terminal equipment monitoring: cash status, paper roll status in the receipt printer, security sensors status.

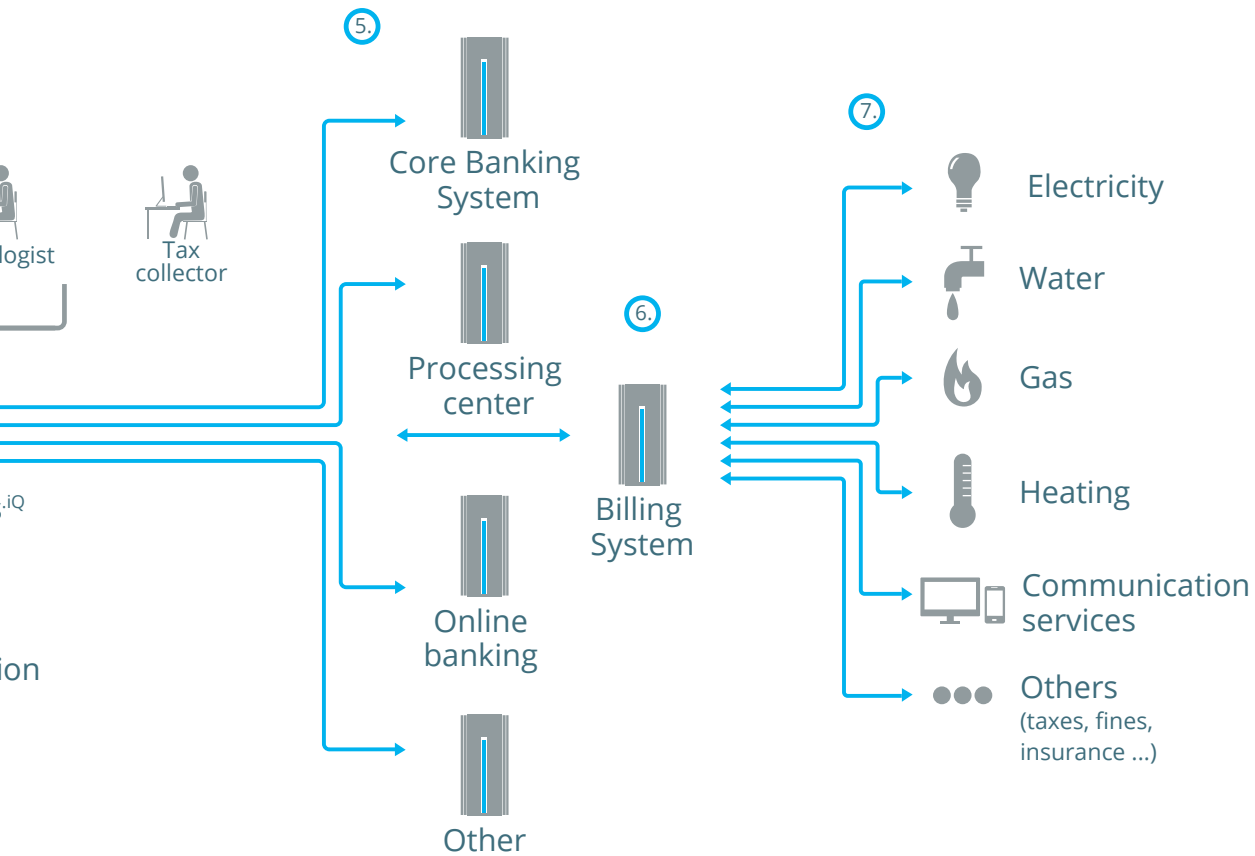
# Advantages

- Different methods of payments - by cash or bank cards;
- Perform bank cards payments using the protocols ISO8583 and NDC/DDC;
- Using of the unified exchange protocol for detailed payment data collection directly from self-service terminals;
- Capability to get customer data from the service provider's database;
- Ability to quickly intergrate with a new payment's providers and add payment scenario;
- Single user-friendly interface for all types of devices independent of its manufacturers;
- Flexible user rights management;
- Various means of integration with third party systems: Web Services, import and export of files;
- Different types of customer's identification: by customer ID in service provider system, payment card number, phone number, loan agreement number, payment book, etc.

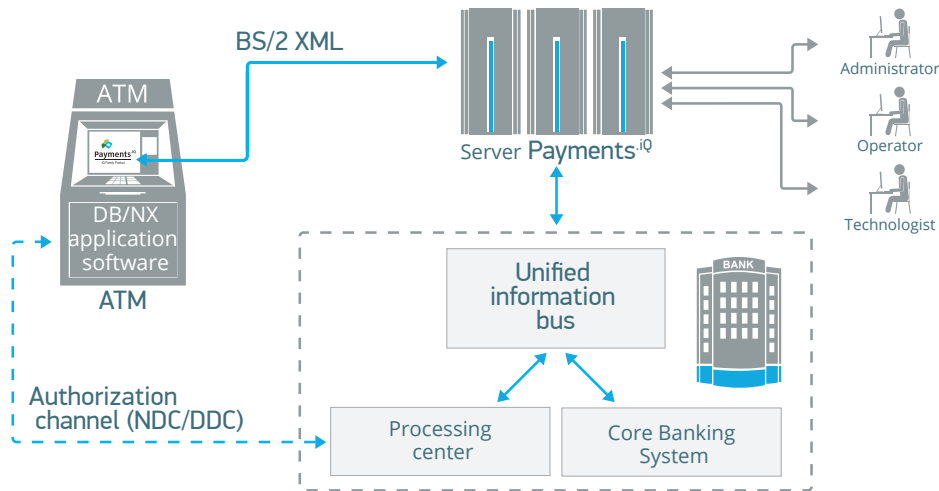
# Solution scheme

1. POS collect payments for services or products in cash and non-cash form.
2. Multichannel access to payments through diverse type of devices: payment terminals, ATMs, EFT POS terminals, cash registers, mobile devices, etc.
3. Configured role based workplaces for the administrators, operators, technologists or auditors, creating the whole system's monitoring.
4. Payments register formation, type of commission and its size.
5. Work with third party systems: core banking systems, processing centers, Internet banking, etc.
6. Multi-channel billing system (can be used in the Bill Manager<sup>iq</sup> environment).
7. Service Providers.





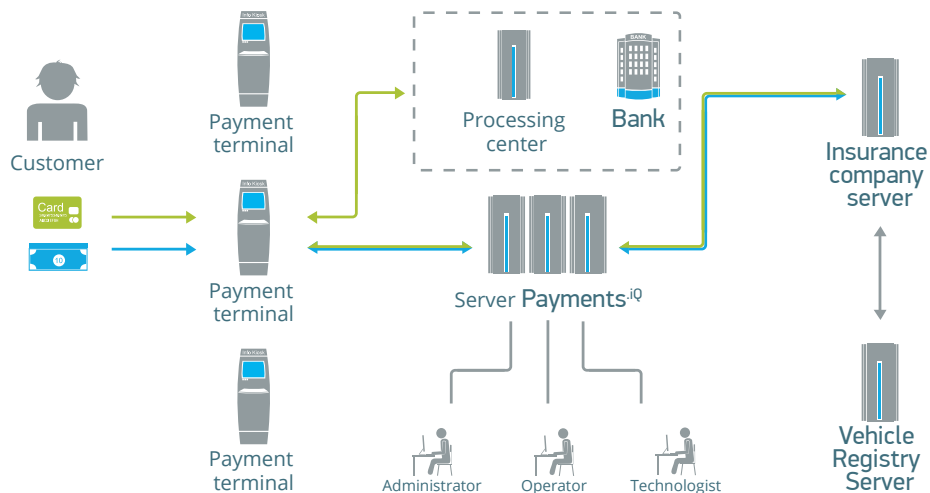
# Application of the system Payments.iQ



## Bank

The Payments.iQ implementation expands the functionality of self-service devices and enables payments for various services.

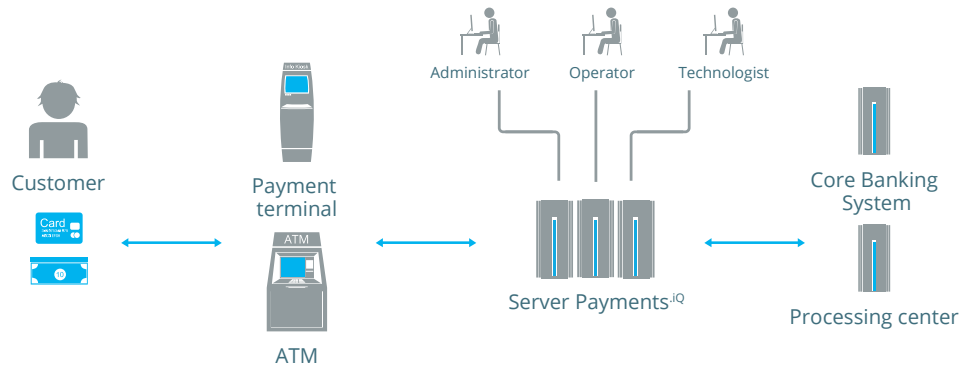
The solution might be integrated with any processing center.



## Insurance Company

Payments.iQ implementation scheme for the project «Insurance sales» for the insurance company, using self-service terminals, capable of accepting both type of payment - bank cards or cash with change dispense module».

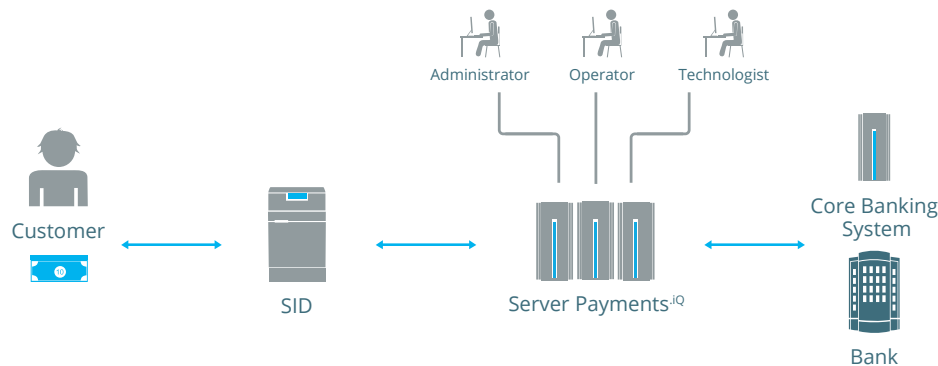
# Application of the system Payments.iQ



## Repayment of loans

Payments.iQ solution could be applied in the bank and non-bank credit organization in order to provide customers with the opportunity to repay loans on self-service devices.

The solution is integrated with the bank's core or credit organization processing center.



## Automatic deposit systems

The Payments.iQ software solution is adapted for the management of various SID (Smart Intelligent Deposit) automatic deposit systems, which allows to expand the functionality of the equipment and use the device for depositing cash in self-service mode.

# Related products



**SmartSafe<sup>iQ</sup>** – 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 system that allows taking photos of the ATS zone triggered by various events (cash operations).



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



**Remote File Management<sup>iQ</sup>** – is an .iQ family product enabling a secure files transfer between self-service devices and administrator workstation or data collection server.



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

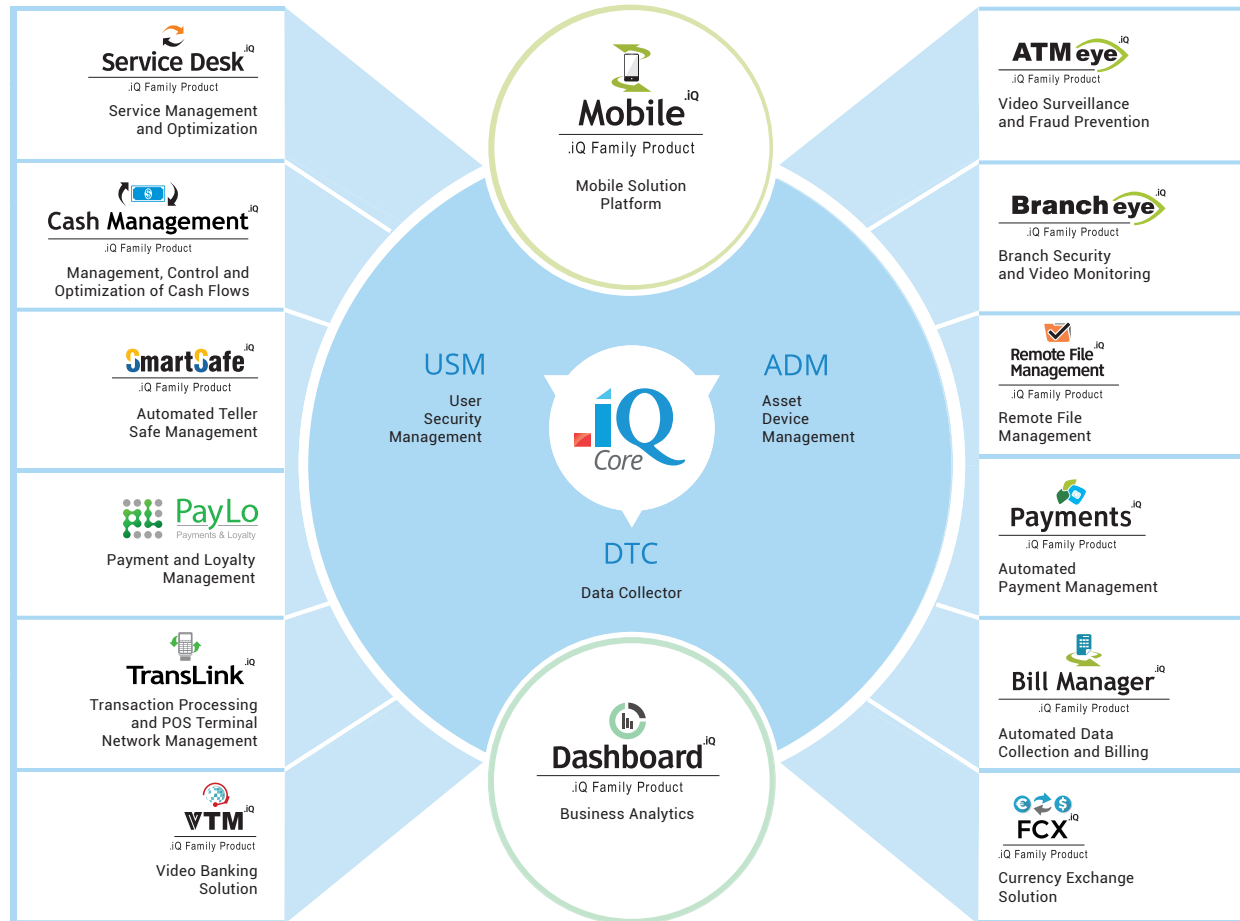


**Bill Manager<sup>iQ</sup>** – the solution for transaction processing and POS-terminals network management.



**TransLink<sup>iQ</sup>** – the automated data collection system for the provided services, the accounts creation and the conduct of settlements between consumers and service providers.

# .iQ Family Products





**BS2**  
Penki kontinentai group

JSC "Penkių kontinentų bankinės technologijos"  
Kareiviu st. 2, LT-08248, Vilnius, Lithuania  
Tel.: +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) , [www.payments-iq.com](http://www.payments-iq.com)



2018 03 19