



.iQ Family Product

BS2
Penki kontinentai group



Solution for the implementation
of currency exchange at ATMs



80

countries
where activities
are carried out

26
YEARS ON
THE MARKET

300+

talented
professionals

700+

international
customers

20+

years of
partnership
with Diebold
Nixdorf

7

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

90+

partners
allaround
the world



Competence as the core

BS/2 is part of the Penki kontinentai corporate group and provides its services in 80 countries, creating software solutions that help automate and optimize your business. For more than 26 years, we have been creating specialized innovative software and technological solutions for banks, financial institutions and retailers. We offer high quality IT products to meet the needs of your customers.

Services

- Software development, sale, installation and support.
- IT infrastructure monitoring.
- Maintenance and repair of banking and other equipment.
- Consultations and staff training.
- Spare parts supply.
- Outsourcing of IT services.
- Sale of equipment for the banking and retail sector.

Certificates

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



Clients

- Banks and financial institutions.
- Retailers.
- Gas stations.
- Postal services.
- Gambling companies (Casinos, racetracks, etc.).

International recognition

Diebold Nixdorf / Wincor Nixdorf

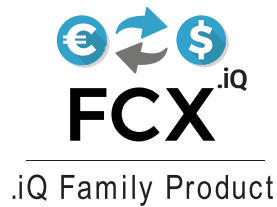
- Innovation SPIRIT banking 2018.
- Special Achievement Banking 2007, 2013, 2014, 2017.
- Best Banking Solution 2012, 2013, 2016.
- Best Banking Service 2002, 2003, 2012, 2013, 2014.
- Most Innovative Software Solution 2004, 2005.
- Most Innovative Concept 2002, 2003, 2004, 2005.

ATM Industry Association

- Best ATM Security Technology 2002.

Confederation of Lithuanian Industrialists

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



FCX.iQ System

Effective use of the existing fleet of self-service devices is one of the main goals for any financial institution. Additional functionality for ATMs and other terminals attracts new customers and increases the loyalty of existing ones, increases revenue from the self-service channel, and recoups the investment associated with its development.

Currency exchange is one of the most popular services offered by modern retail banks to their customers. Thousands of people visit bank branches daily to buy or sell foreign currency. The financial institution has to spend a significant amount of resources for servicing them.

To automate the process of providing exchange services, BS/2 offers the FCX.iQ solution. It can significantly expand the functionality of traditional banking self-service devices and establish automated exchange of currencies on any multifunctional cash dispensers with Cash-In function or cash recycling (Recycler).

The solution integrates seamlessly with various banking information systems, which, among other things, allows you to use the most recent data on currency exchange rates and the amounts of commission charged. The operator of the FCX.iQ system has the ability to track all exchange operations on all remote network devices and get full statistics of the systems operation.

The FCX.iQ system significantly reduces the service time of customers, improves the quality and the level of security of the provided services, turns each separate ATM into an efficiently operating currency exchange point.



Application of the FCX.iQ system

Solution Architecture



Functions and benefits of FCX.iQ



Centralized management of the foreign exchange function for the entire fleet of devices

FCX.iQ monitors the operation of the entire network of self-service devices, which support currency exchange operations. The solution allows easily enabling or disabling the foreign exchange functionality as well as determining the list of currency pairs available for exchange. It also collects information on the status and details of each performed operation.



Simple foreign exchange

FCX.iQ is an effective tool for buying and selling any supported currency. Currency pair sets can be configured separately for every self-service terminal.



Accuracy and operator supervision

Integration of the FCX.iQ solution with information systems of credit and financial organizations enables using the most current exchange rates. The system records all operator actions when modifying the exchange rates in the electronic audit journal and requires manager confirmation, effectively avoiding inadvertent mistakes or abuse by staff.



User-friendly interface

The FCX.iQ graphical interface for both the system operator and the end user system is very easy to use and customizable for the needs of a particular customer. An intuitive menu helps the client perform necessary operations in the chosen language quickly and conveniently.

Automated workstations

The FCX^{IQ} system includes several workstations, each of which has its own unique functions for effective control and accounting of routine currency exchange operations.



Operator

The operator's workstation is intended for the management of the network of ATMs, which have the currency exchange function implemented as well as transaction monitoring.

Available functionality:

- Currency pair management (sets and exchange rates) and assignment to specific devices;
- Setting commission and exchange rate for currencies within the specified currency exchange rate band;
- Monitoring of currency exchange operations in real time;
- Processing of emergency receipts, refunds to customers.



Supervisor / Analyst

The supervisor / analyst workstation is for foreign exchange service process management including transaction progress and foreign exchange rate monitoring as well as foreign exchange rate approval and service profitability analysis.

Available functionality:

- Centralized view of device statuses;
- Approval of exchange rates set by the operator;
- Addition and removal of devices to and from the system;
- Setting the format for determining the exchange rate for each device (automatic or manual);
- Addition and removal of currency pairs;
- Activation and deactivation of currency pairs;
- Reports on currency exchange operations for each device or the whole network.

Standard exchange procedure

Currency exchange is an additional ATM function related to non-card transactions. The procedure for conducting exchange operations is regulated not only by the owner of the devices (the bank), but also by various regulatory bodies. Depending on the law and other norms existing in particular region, certain rules apply - the need for customer identification, the established currency exchange rate band or the possibility of charging a commission for the operation and the maximum amount of this fee. Thus, credit and financial organizations must strictly follow the established rules.

Foreign exchange procedure:

- Service selection from the ATM interface;
- Customer identification (if required);
- Currency pair selection from the ones available;
- Setting the amount for the exchange and checking the estimated result, taking into account all fees (estimate calculator);
- Approval and operation completion with receipt.

The client may refuse to continue the exchange operation at any stage prior to the deposit of funds. If the needed cash (banknotes) is not available, the system will warn the customer, already at the estimation stage and propose another action. If the exchange was completed, it may also be possible to issue change in local currency in cash, or to credit funds to the client's account.



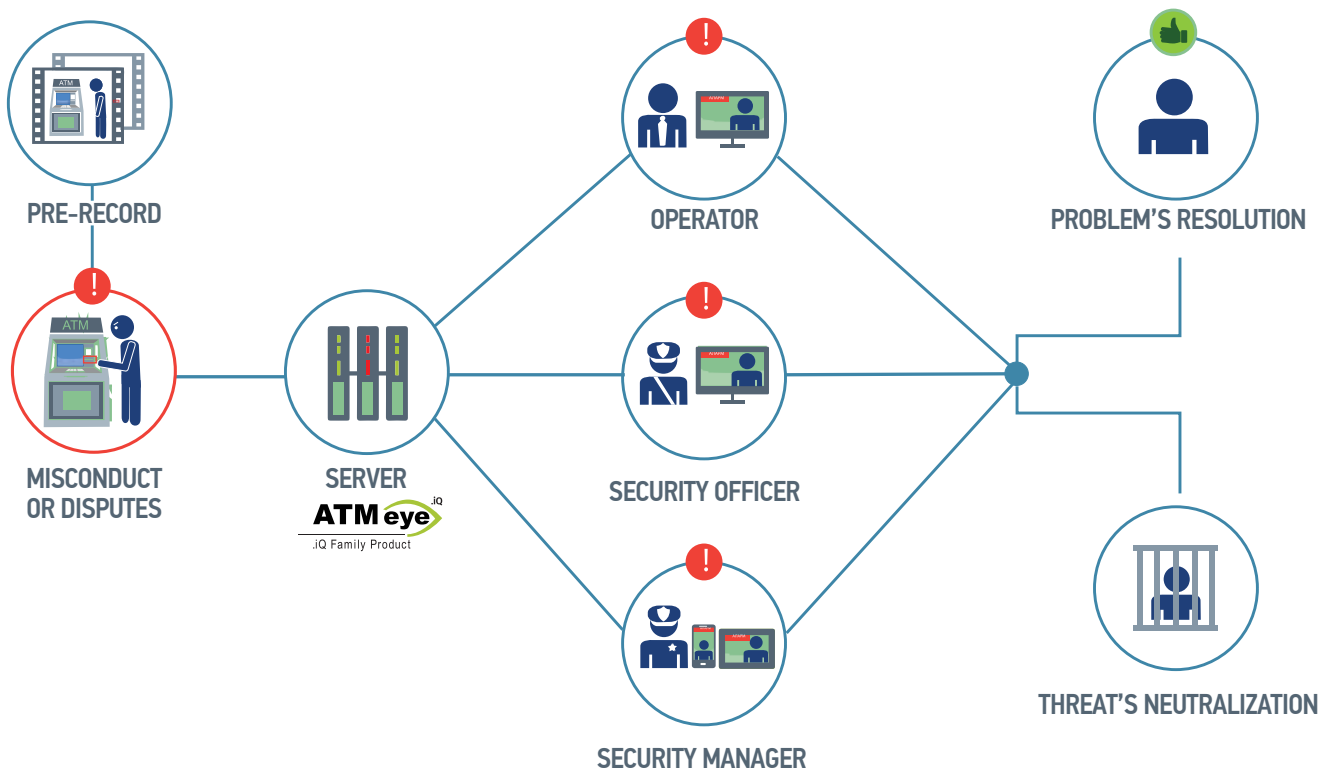
User Interface



Fraud prevention during foreign exchange operations

In case of abuse from the user or the occurrence of disputable situations, the ATMeye^{iq} system integrated with FCX^{iq} is able to implement one of the preset scenarios on the self-service device.

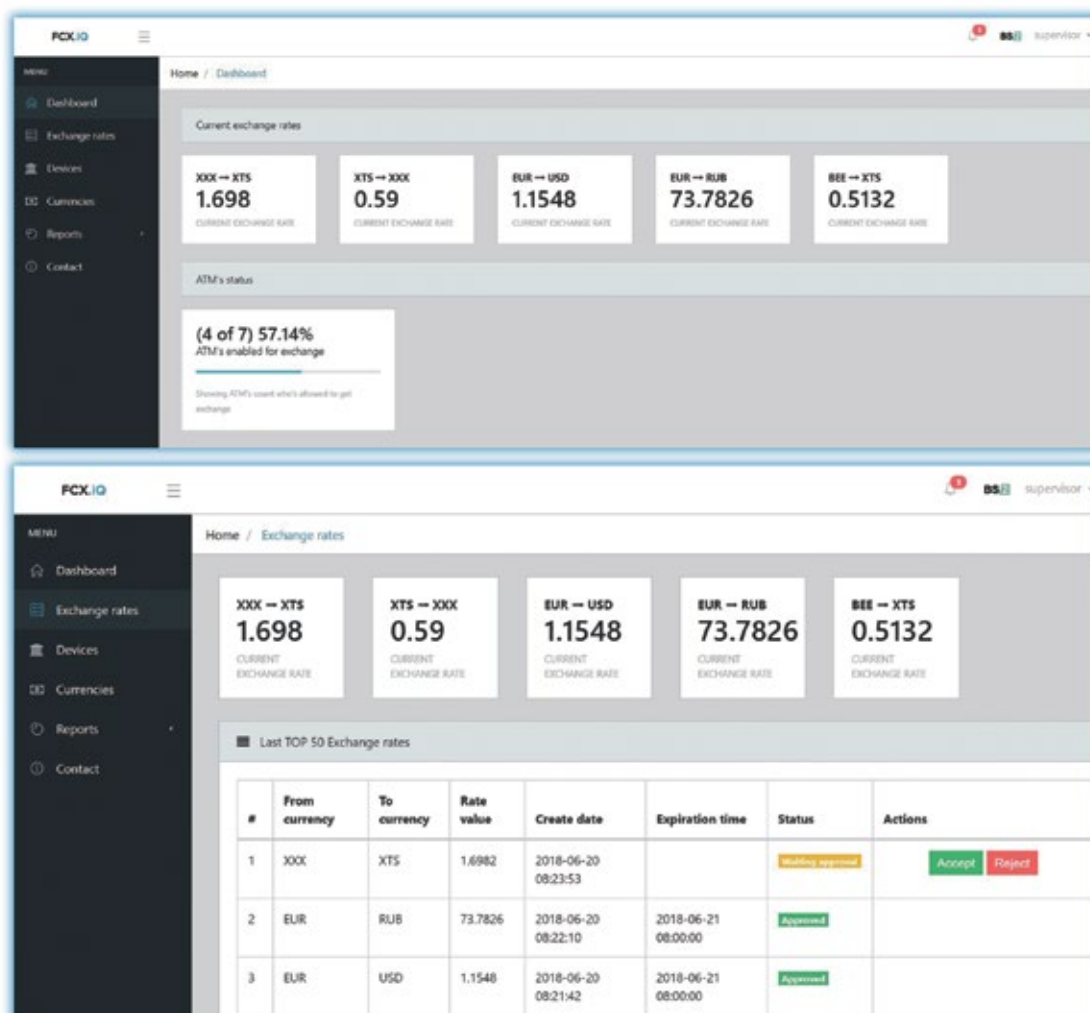
The system operator can stop the operation, turn off or reset the ATM, send an alert to the security officer or keep a continuous survey of the situation, providing photos of the attacker. Thus ensuring the most prompt reaction to any alarming events during currency exchange operations at ATMs.





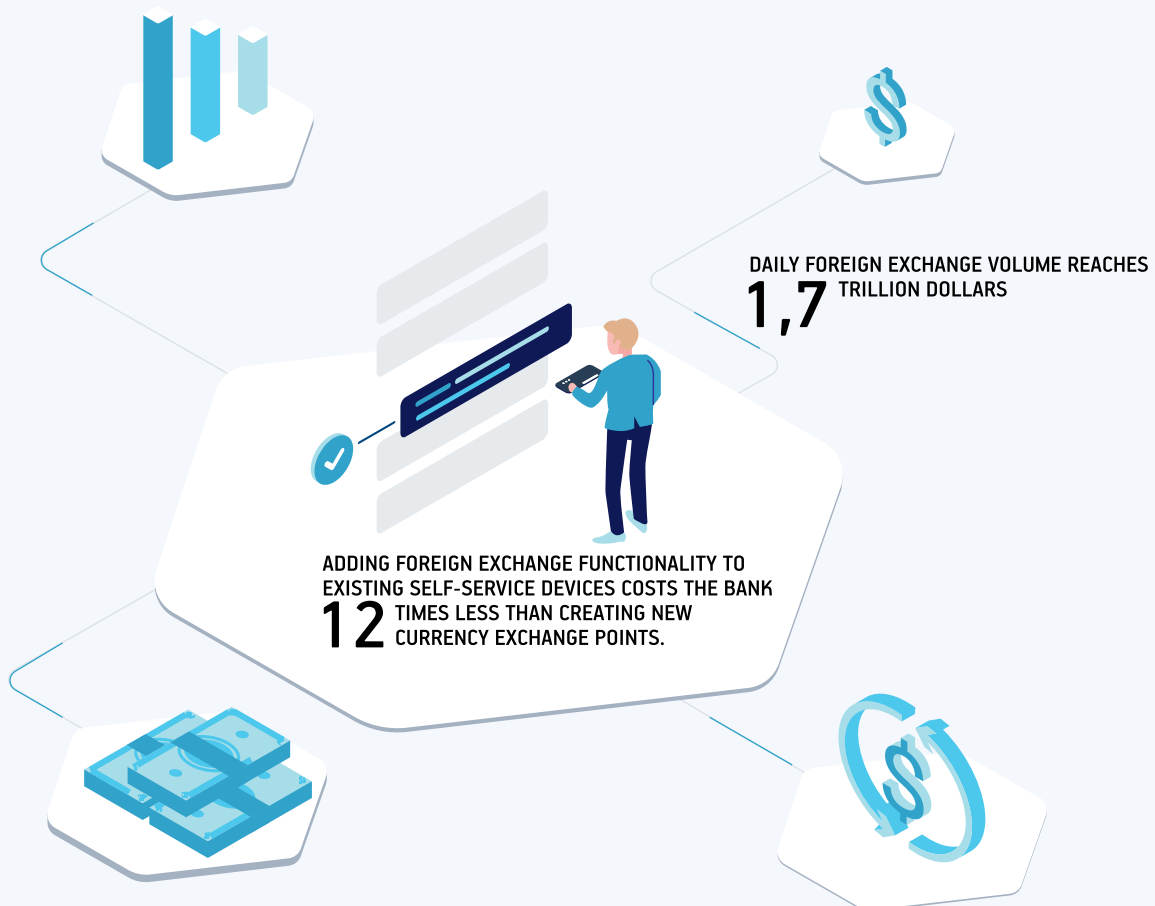
Use of analytical reporting

The FCX.iQ system provides a wide range of reports that cover the needs of analysts and managers at different levels. The developed analytics module can present information about any foreign exchange transaction and the effectiveness of ATMs as a channel for interaction with the client. Monitor the amount of transactions performed for each currency pair or particular ATM, the profitability of an individual device and the recoupment of the service. This allows you to analyze the efficiency of the fleet of devices and completely prepare the decision making process regarding the development of this service delivery channel.



Numbers and facts

68% OF BANK CLIENTS IN EUROPE AND NORTH AMERICA WANT TO GET ACCESS TO MORE FUNCTIONALITY USING THE SELF-SERVICE CHANNEL



Related products



ATMeye^{.iQ} — a new generation software-hardware solution designed to monitor suspicious activities at self-service devices in real time and ensure timely responses to illegal actions.



VTM^{.iQ} — a solution for remote banking that reduces the cost of providing various banking services, improves their quality and strengthens customer loyalty.

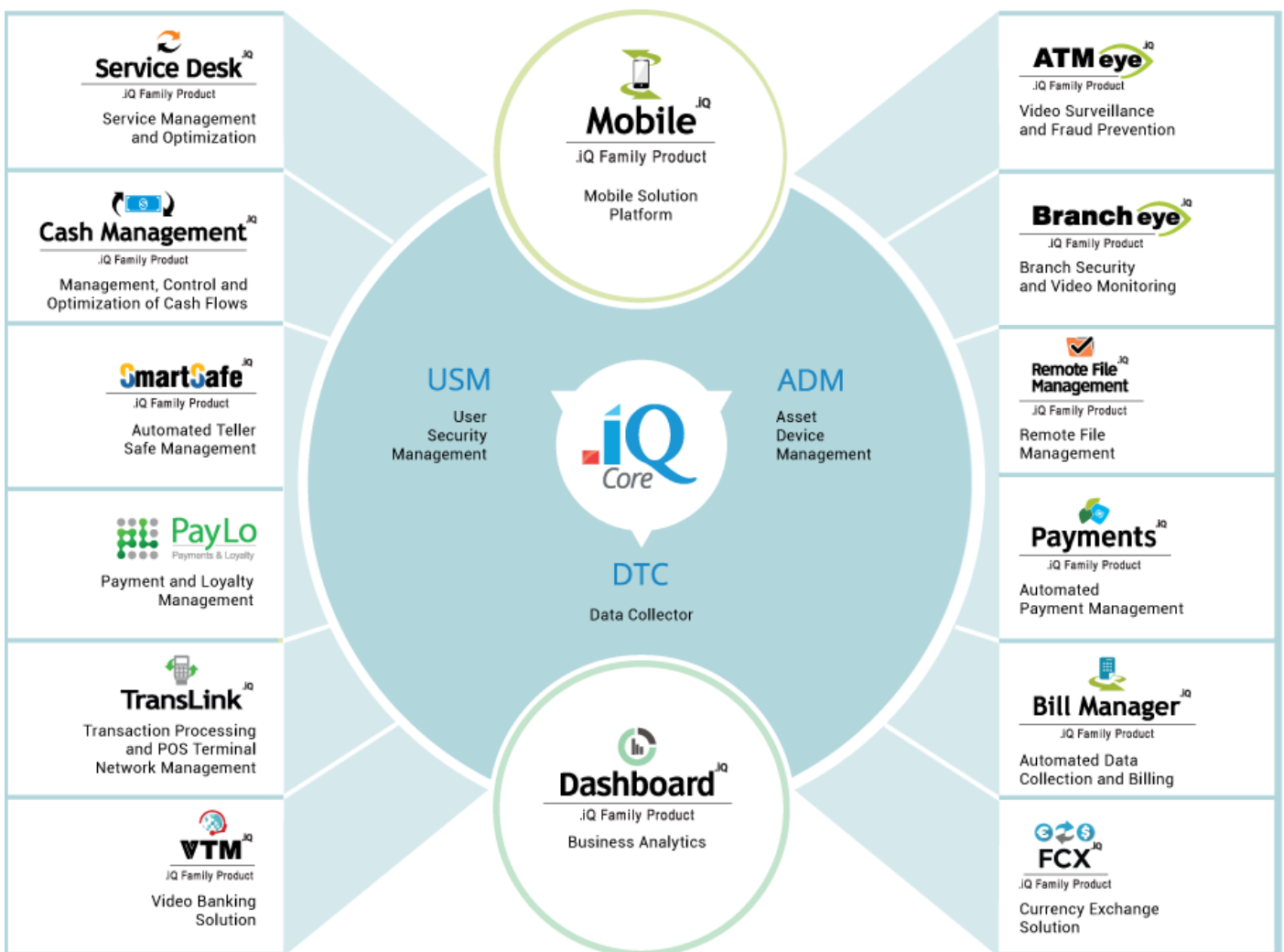


Payments^{.iQ} — a software solution for arranging payments (utility services, taxes, fines), selling any kind of electronic services (tickets, vouchers, etc.), automating retail banking and managing the networks of information from self-service payment terminals and ATMs.



Cash Management^{.iQ} — a software product designed to solve the problem of efficient allocation of funds at points of cash reception and withdrawal: ATMs and other self-service devices, as well as bank vaults, bank branches, mail and retail networks.

Product family of .iQ





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