



80

countries
where activities
are carried out

25+
YEARS ON
THE MARKET:

400+

talented
professionals

1500+

international
customers

25+

years of
partnership
with Diebold
Nixdorf

7

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

90+

partners
worldwide



Competence at the core

The company Penkių Kontinentų Bankinės Technologijos (BS/2) is the part of Penki Kontinentai group of companies, provides services in 80 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

Certificates:

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



Our Clients:

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

International Recognition and Awards:

Diebold Nixdorf / Wincor Nixdorf

- Innovation SPIRIT banking 2018.
- 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 Year 2001, 2005, 2006, 2007, 2008, 2012, 2017.

Biometrics in banking



In the era of total digitization, the challenges that finance institutions are facing are leading to the rapid advancement of banking technologies. When it comes to personal authentication and AML, most tasks can be performed using biometric technologies.

The development of video technology and the invention of hypersensitive optical scanners have expanded the methods of collecting biometric data. Meanwhile, the introduction of Big Data technologies automated the process of comparing biometric profiles within intelligent information systems.

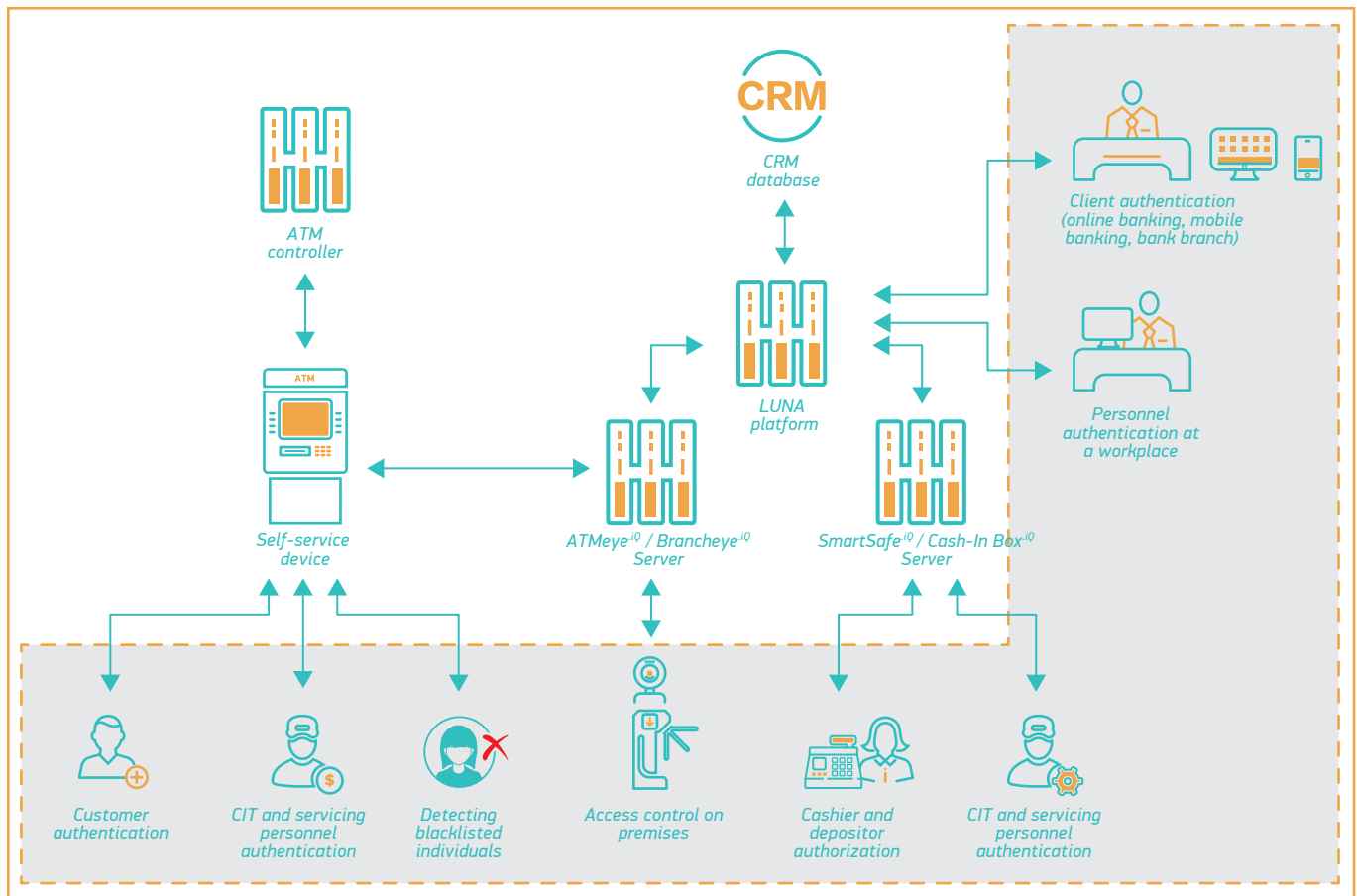
BS/2 is engaged in the implementation of biometric solutions in the infrastructure of financial institutions, merchants and service providers. Our goal is to optimize business processes and ensure the highest possible level of security when making payments and performing other operations up to date.

Bank client authorization

One of the key tasks of banks has always been ensuring the safety of operations and reliable client authentication. With the introduction of KYC (Know Your Customer) practices in the banking sector, aimed at combating money laundering and other illegal actions, authorization with a bank card or portable payment tools (mobile phone, smart watches, etc.) becomes insufficient.

On the other hand, bank customers are accustomed to value their time and want, if possible, to reduce the time spent in a bank branch or in the queue of a self-service device. Both these problems are solved with the introduction of facial recognition systems and other methods of biometric authorization.

BIOMETRIC AUTHENTICATION IN BANKING



BS/2 offers the introduction of an integrated LUNA face recognition platform along with various application solutions for self-service devices and bank branches.

Face recognition benefits

The biometric data of a person is the most reliable and convenient identification tool. Unlike bank cards or various gadgets, the proportions of the face or iris pattern can neither be faked nor transferred to another individual. It eliminates the possibility of illegal operations by third parties.



FACE AS MEANS OF IDENTIFICATION

The user gets the opportunity to conduct operations on the self-service device, without using additional payment instruments.



REDUCED SERVICING TIME

Self-service device scenarios can be simplified by eliminating the need to enter a PIN or payment details.



MINIMIZED FRAUD RISKS

Biometric authentication allow implementing two-factor authentication and reduce the risks associated with bank cards (skimming, trapping, etc.)



EASE OF DEPLOYMENT

The user face recognition system in self-service devices can be embedded in the current banking infrastructure in the shortest possible time: video cameras are used to collect data, while the bank's CRM system is linked with the storage of customers' digital faces.

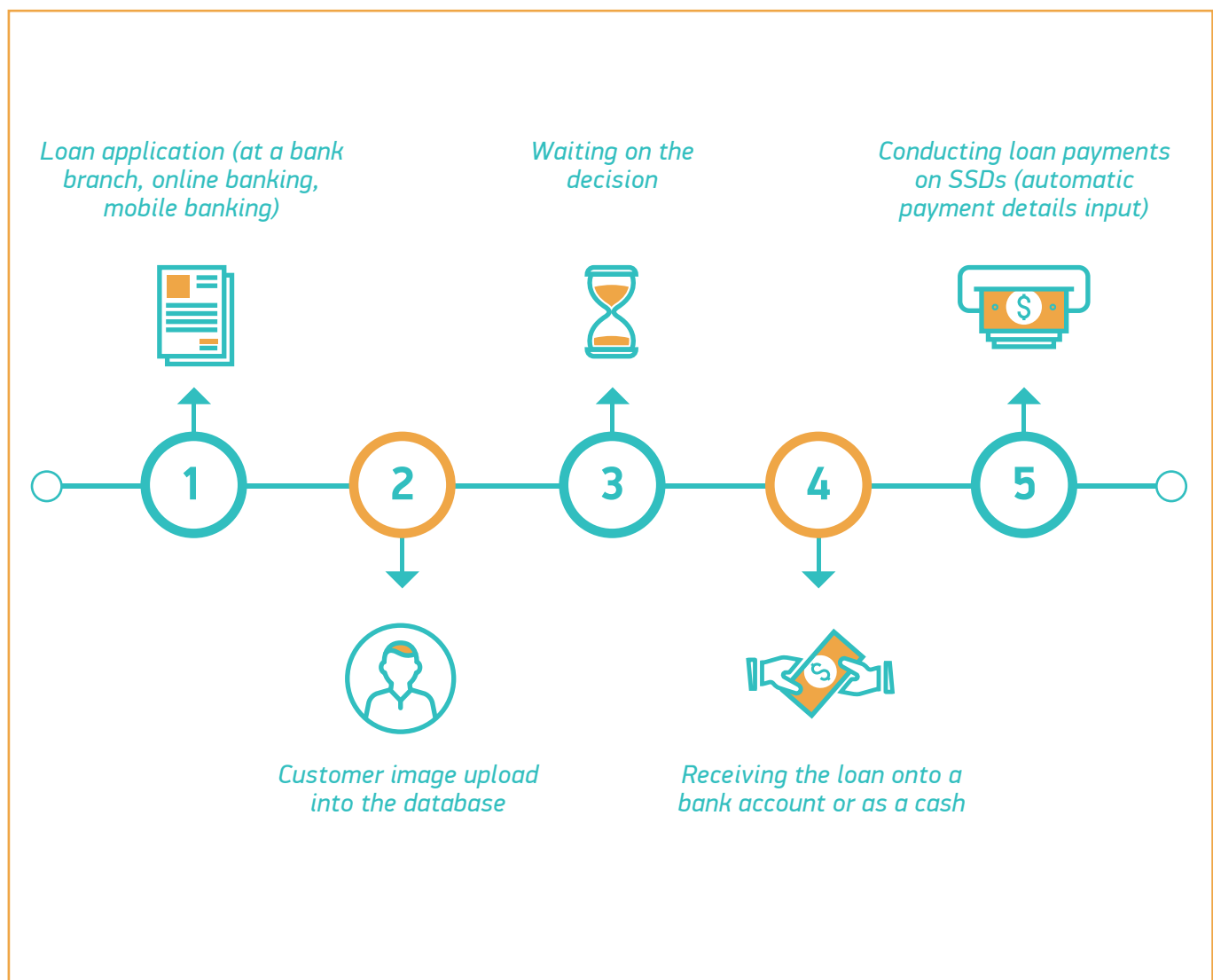


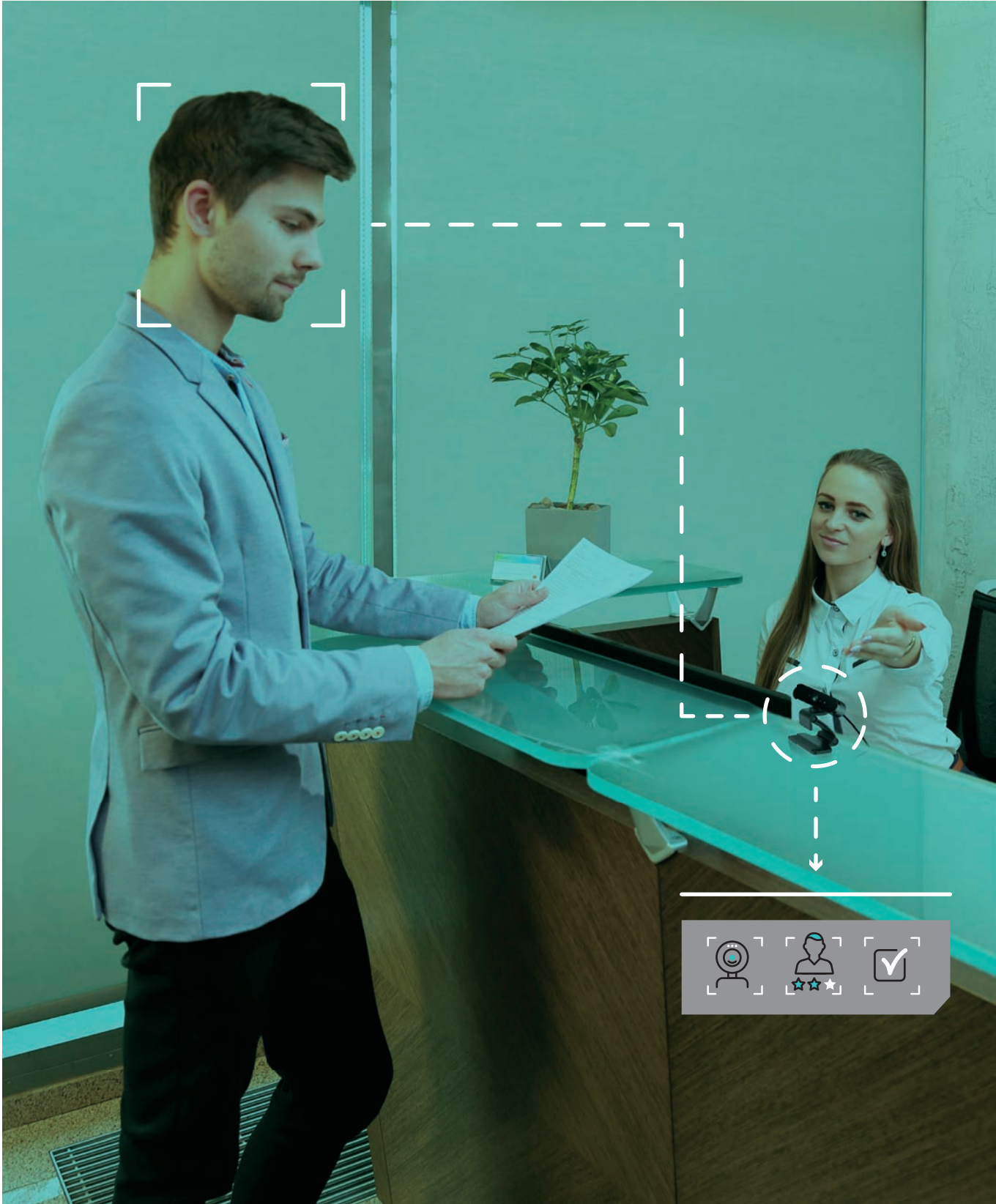
Automated loan issuance

Loan issuance has always been one of the main business areas of retail banking. About 80% of all loans are microloans. Their proper processing, data transferring within the structure of the bank and final decision-making takes time. This reduces the overall level of customer satisfaction with the service provided while the bank personnel is overloaded with daily routine tasks.

Self-service devices integrated with biometric authentication systems automate this procedure.

A single database of debtors with attached biometric profiles will allow banks to minimize their risks at the credit scoring stage. The internal banking system may, if necessary, transmit data on a loan application attempt to the police, the tax service and other competent authorities.





Personnel and CIT authorization

Facial recognition and other methods of biometric identification can be used not only to authorize customers, but also to confirm the identity of service personnel and CIT collectors who service the fleet of self-service devices.

The biometric authorization procedure determines the level of access to the ATM equipment and software of each employee before starting work.

PERSONNEL AUTHENTICATION USING BIOMETRICS



ADDITIONAL SECURITY MEASURES

The maintenance and CIT personnel get the opportunity to work with the device based on the working schedule and the relevant data according to their access level. The data is stored in the system with the ability to update in real time.



ACCESS CONTROL SCALING ON AN INDIVIDUAL LEVEL

Access control minimizes the negative influence of the human factor and reduces damage from improper work performance.



VALID WORK FLOW DATA COLLECTION

All data on work performance and work duration can be stored in the internal system of a bank or a service organization. This allows restoring the picture when parsing various controversial situations.



AUTOMATIC DOCUMENT PREPARATION

CIT and maintenance engineer authorization can significantly accelerate the process of performing working operations by automatically filling out electronic forms and other documents in the performance accounting system.

Identification of blacklisted persons

The introduction of systems for collecting and analyzing biometric data not only provides additional security of operations on self-service devices through two-factor authorization, but also ensures fraud preventions if the user of the device is on a blacklist.

Moreover, face recognition algorithms make it possible to determine if a user is hiding the face, which can be a trigger for the security system of the terminal network, informing the system operator, the security personnel or the police.

FACE RECOGNITION SYSTEM ALLOWS:



Reducing security service reaction time in case of emergency.



Securing the equipment and sensitive data.

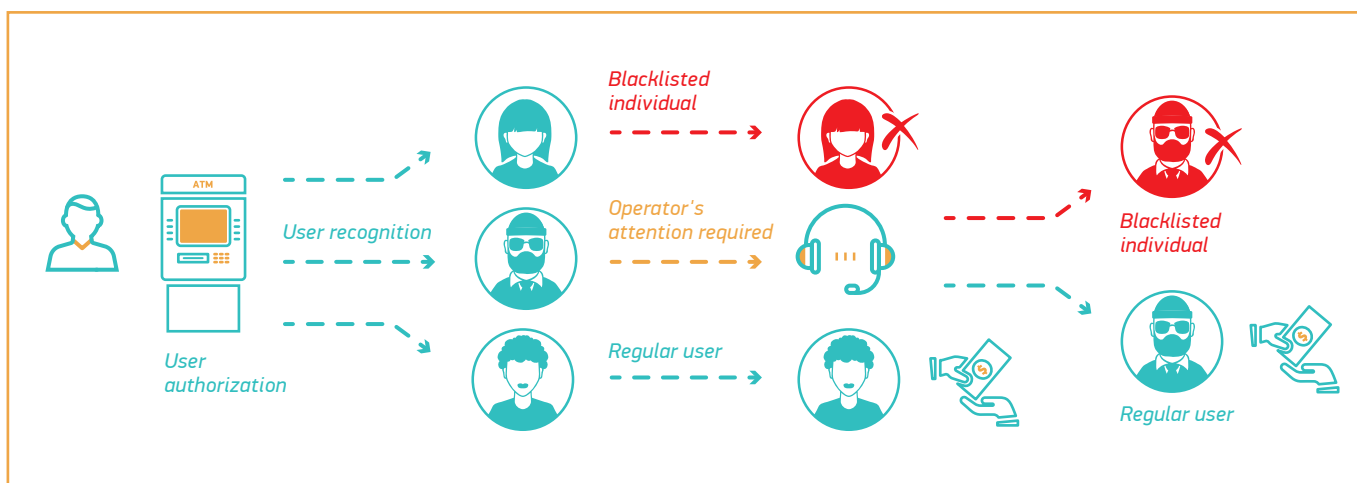


Arresting a fraudster upon collection of evidence.



Strengthen the image of a financial institution as a reliable banking service provider.

STANDARD SCENARIOS OF SSD USER CLASSIFICATION



New marketing opportunities

The uniqueness of biometric technologies lies in the fact that they effectively work with groups that are not clients. This is implemented by collecting and analyzing personal biometric data for displaying targeted advertising (direct marketing), which can be used by financial institutions, merchant and service providers.

The main types of personal data include the gender and age of a person, since these parameters usually determine a significant part of the general interests of people.

FACE RECOGNITION IN MARKETING



WORKING WITH VIP CLIENTS

Face recognition allows banks and other organizations to work more effectively with their most important customers.



ASSISTING ELDERLY PERSONS

When recognizing a face of an older person, the system informs a bank employee that such a client needs help. It also becomes possible to display an adapted interface for the convenience of using a self-service device.



TARGETED ADVERTIZING

Based on the analysis of anonymised digital image data, the self-service device can run targeted advertisements set for a specific user segment even before the user is authorized.



RECOGNIZING EMOTIONS

Machine learning technologies provide the function of recognizing clients' emotions, which allows resolving conflicts more efficiently when the device user is puzzled or angry.



Related products



ATMeye^{.iQ} is a comprehensive solution to improve the security level of self-service devices. It includes a video surveillance system with facial recognition functionality, as well as the sensors that react to any unlawful actions against terminals.



The solution **Cash-In Box^{.iQ}** comes in the form of a reliable deposit machine, integrated with the IT system of the bank serving the outlet. It comes equipped with effective and convenient tools for monitoring and controlling the operation of all connected self-service devices.



The **SmartSafe^{.iQ}** system allows managing ATMs and additional peripheral equipment, as well as automation of operations, related to the cash deposit and withdrawal in the bank offices, mail and other organizations.



Payments^{.iQ} is a software solution for arranging payments (utilities, taxes, fines), selling any types of electronic services (tickets, vouchers, etc.), automating retail banking and managing networks of self-service devices such as information or payment terminals and ATMs.

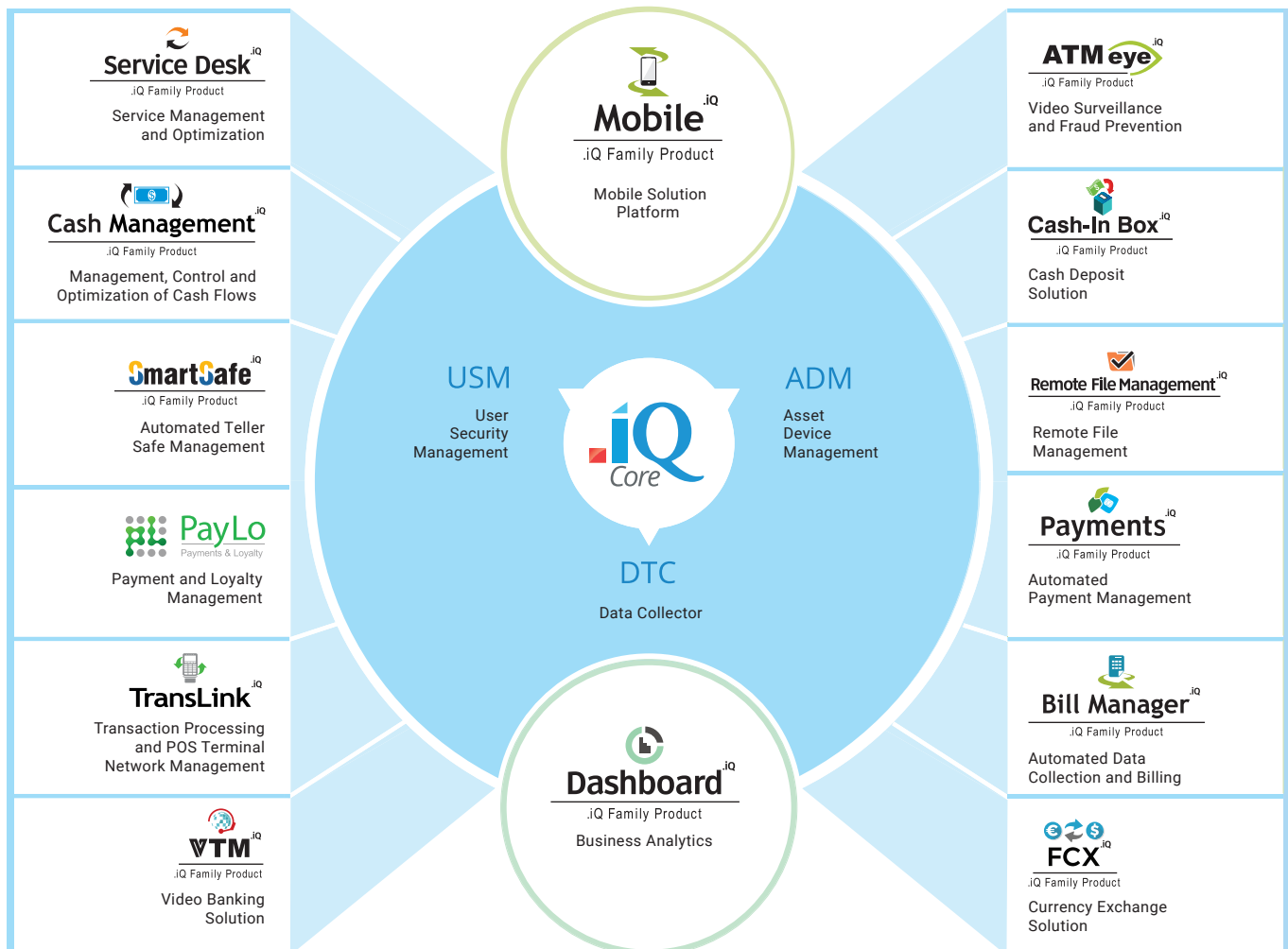


Cash Management^{.iQ} is a software designed to solve the problem of efficient cash distribution at cash collection and withdrawal points: ATMs and other self-service devices, as well as in bank vaults and branches, mail and retail networks.



FCX^{.iQ} is the software solution allowing to carry out operations of currency exchange at Diebold Nixdorf ATMs. Furthermore, BS/2 offers expanding ATM functionality in multivendor environment.

Product family of .iQ





JSC "PENKIŲ KONTINENTŲ BANKINĖS TECHNOLOGIJOS"
Kareivių st. 2, Vilnius, LT-08248, Lithuania
E-mail: info@bs2.lt | Tel.: +370 5 266 45 95 | www.bs2.lt