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Payments.iQ

Payments.iQ^{NG}

A platform for expanding the functionality of self-service devices

BS/2 Activity

BS/2 is part of the Penki Kontinentai Group. The company provides services to banks, financial institutions, retail chains, and service organizations.Its key areas of activity include software development and implementation, self-service channel distribution, and outsourced service delivery.

30+ years of partnership with Diebold Nixdorf	**600+** professionals	**8** Subsidiaries in Azerbaijan, Georgia, Spain, Kazakhstan, Kyrgyzstan, Latvia, Uzbekistan, and Estonia	**Headquarters in Vilnius (Lithuania)** 
1500+ international clients	**90+** partners	**85+** countries, where BS/2 operates	**120 000+** units of equipment under maintenance

Innovative Banking Solutions

BS/2 software covers all aspects of banking operations — from ATM network monitoring and fraud prevention to dispute resolution and seamless cardless payments.

Overview of the .iQ Product Family

PulseAI.iQ
Intelligent dispute management platform

ATMeye.iQ
ATM monitoring and dispute resolution system

TransLink.iQ
Platform for managing EFTPOS terminal networks and transaction routing

Payments.iQ
Automated payment management system

DS Center.iQ
Decision support system

Cash Management.iQ
Cash circulation optimization

Service Desk.iQ
Service process automation

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Platform for Expanding the Functionality of Self-Service Channels

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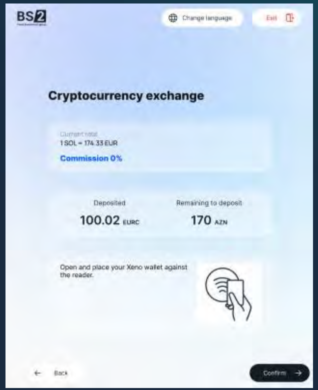
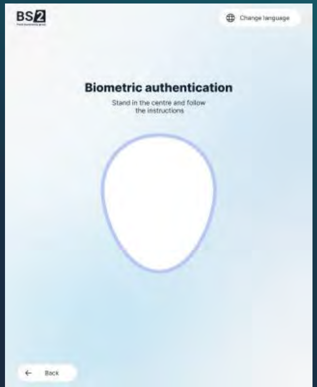
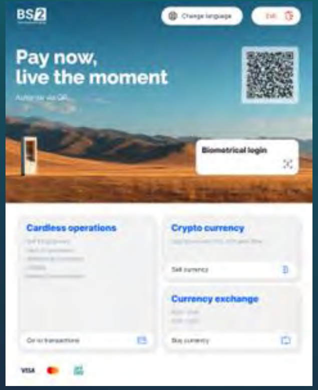


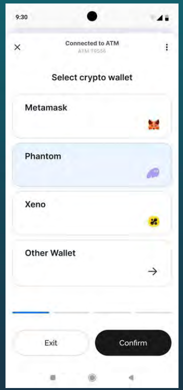
Cryptocurrency exchange



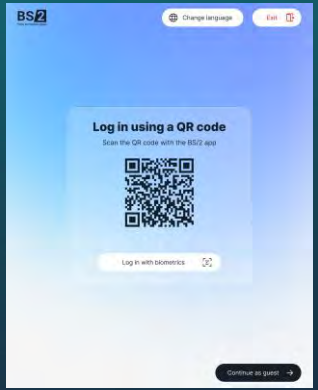
Identity verification



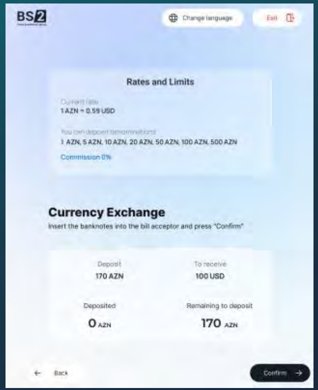
Integration with the bank's CRM



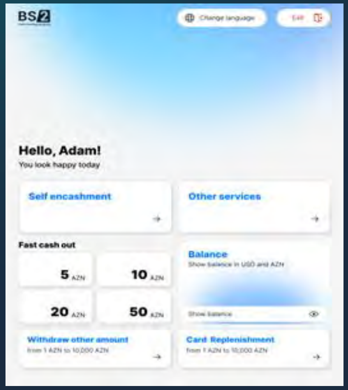
ATM management via smartphone (Mobile control)



Cardless transactions and QR-Pay



Currency exchange (FCX.iQ)



Account top-up with cash, self-cash-in

SMART ATM

Banking services 24/7

Functional elements of Payments.iQ NG

Benefits for Banks

Payments.iQ

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Increased ATM Network Profitability
Monetization of the self-service device network and growth of transaction volumes.

Fast Return on Investment
Rapid onboarding of new service providers, flexible configuration, and minimal payback period.

Operational Efficiency
Reduced workload on branches, automation of workstations, and centralized monitoring.

Expansion of Banking Services
Creation of 24/7 self-service touchpoints and implementation of omni-channel access.

Improved Customer Loyalty
Convenient and accessible 24/7 services, support for modern payment methods (QR, mobile app).

Control and Analytics
Analytics on individual device performance, service profitability, and commission calculation.

Currency Exchange at ATMs (FCX.iQ)

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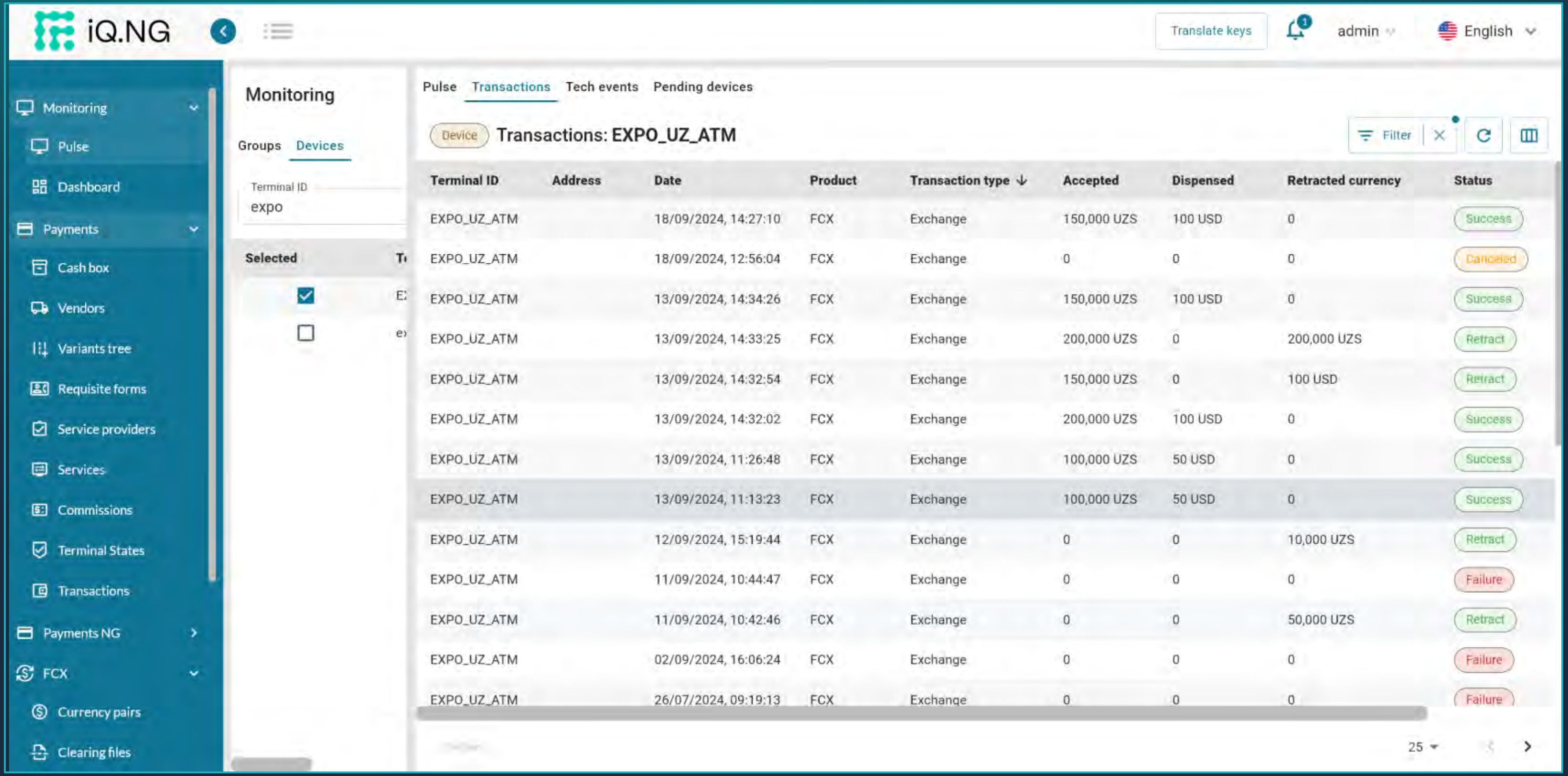
FCX.iQ - a software solution that enables currency exchange functionality at ATMs.It allows bank customers to exchange currency 24/7, using a standard ATM equipped with cash-in/cash-out functionality.

Features

- No bank card required
- Remote configuration of individual exchange rates

Advantages

- Elimination of physical currency exchange points
- Reduced operational costs
- Expansion of the currency exchange network
- Minimization of human error



Display of currency exchange transactions with date, withdrawal, deposit, and status information

Cash-in Account Top-Up

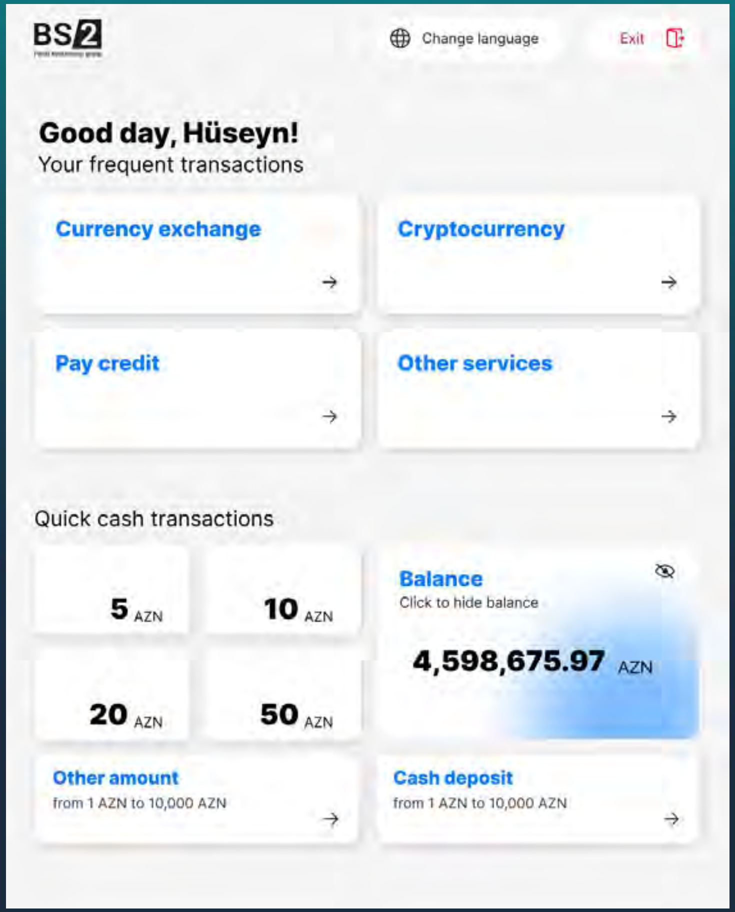
This service enables convenient cash deposits, allowing users to top up their accounts, repay loans, or perform self-cash-in operations directly through ATMs.

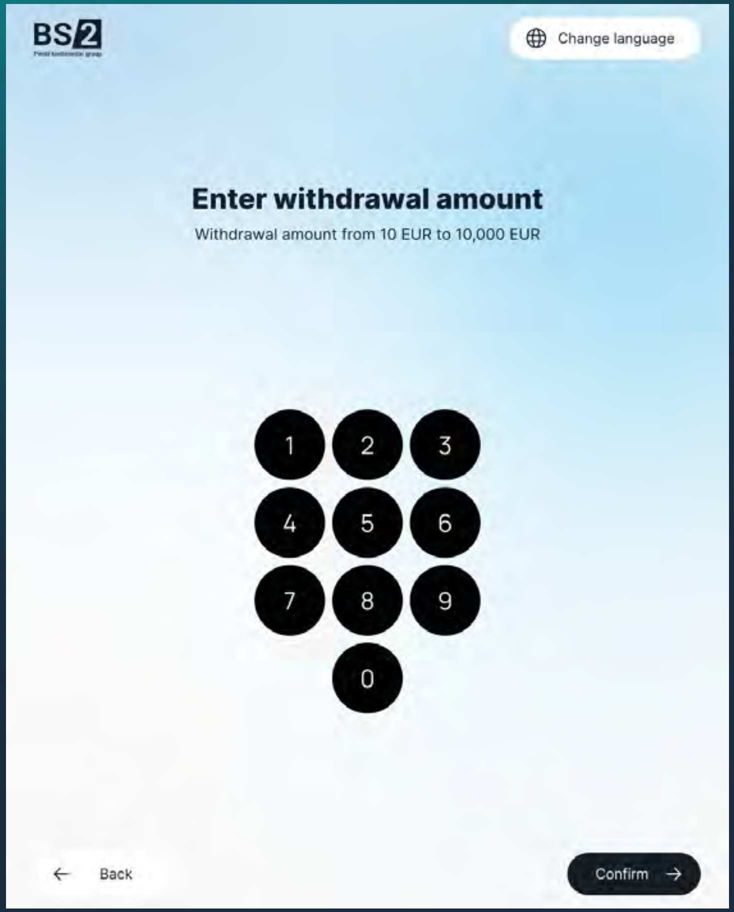
Features

- Cash deposits via ATM
- Selection of account type: savings, current, or corporate
- Access via secure code or cardless entry

Advantages

- Instant balance update
- 24/7 availability
- Reduced load on cash centers
- Lower operational costs





Cardless Transactions

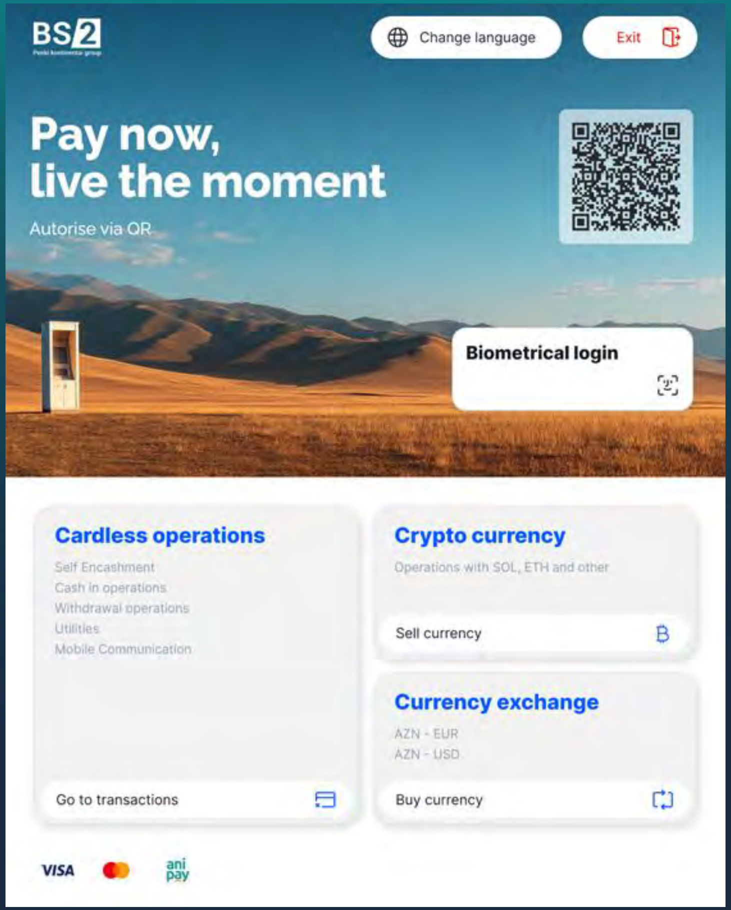
With **Payments.iQ^{NG}** ATM operations can be performed without using a physical card. The QR-Pay module allows customers to withdraw and deposit cash simply by scanning a QR code displayed on the ATM screen.

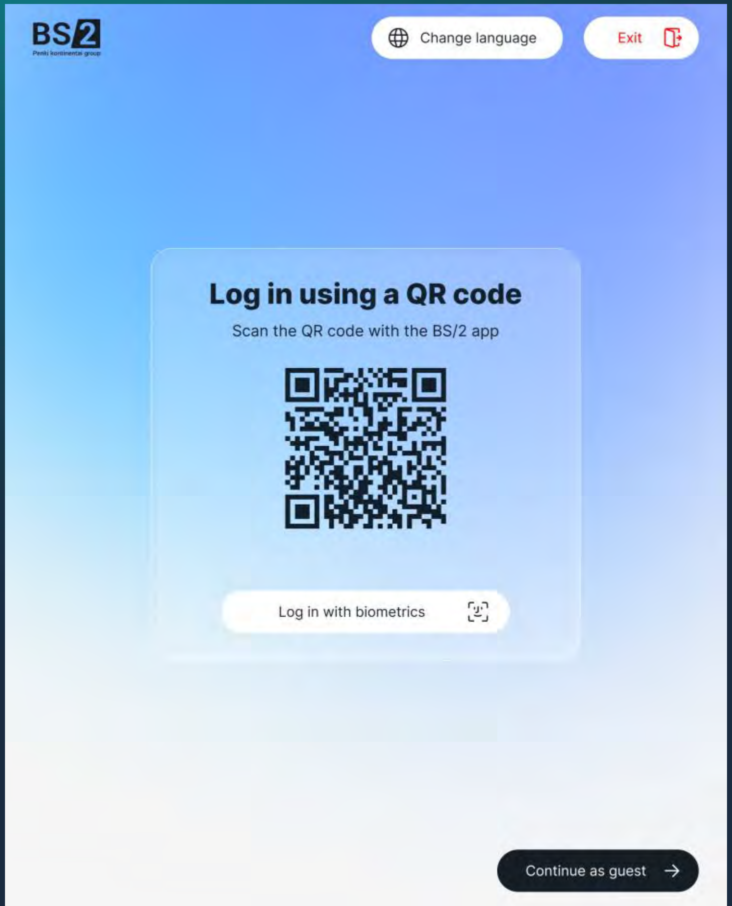
Features

- Scanning a QR code via the mobile app
- Various banking services (cash withdrawal, cash deposit, bill payments, etc.)
- One-time QR code for secure scanning

Advantages

- Reduced risk of loss or theft
- High transaction speed
- Lower commission costs
- Savings on card issuance expenses





Personalized Customer Interaction

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The Payments.iQ NG system uses customer data for identification in order to deliver personalized offers and promotions directly on the ATM screen.

Features

- User authentication
- Flexible, tailored customer interaction
- Personalized loyalty programs
- Quick surveys for feedback collection

Advantages

- Customer base development
- Creation of personalized, data-driven offers
- Process automation
- Remote content updates on ATMs

Real-Time Banking Services

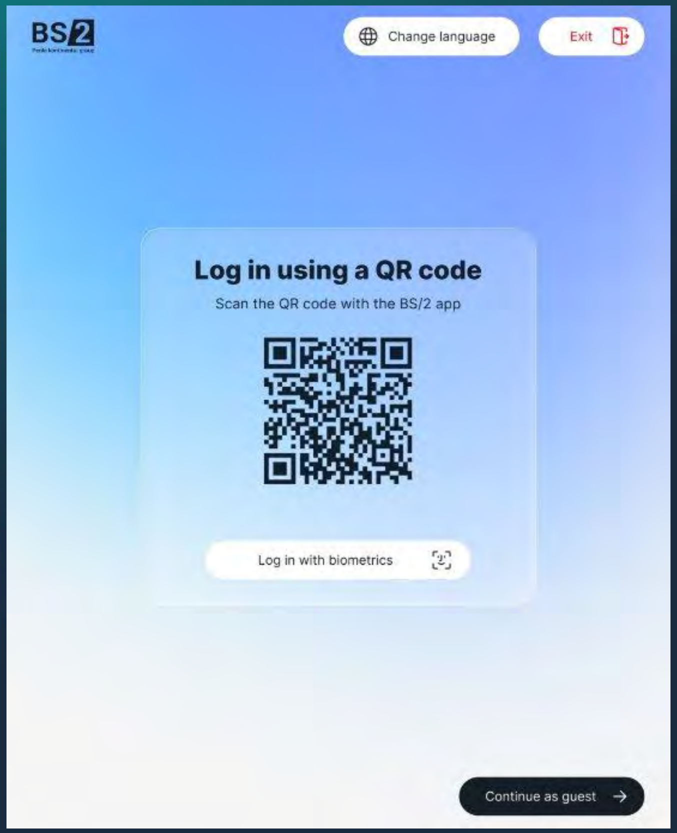
Payments.iQ^{NG} provides a wide range of banking services at ATMs, going far beyond standard operations.

Features

- Secure authentication via one-time password, mobile app, biometric access, or QR code
- Account opening and document submission
- Receiving and signing forms
- Loan or card application
- Real-time support

Advantages

- Access to full banking services through ATMs 24/7
- Reduced risk of errors caused by human factors
- Lower operational costs

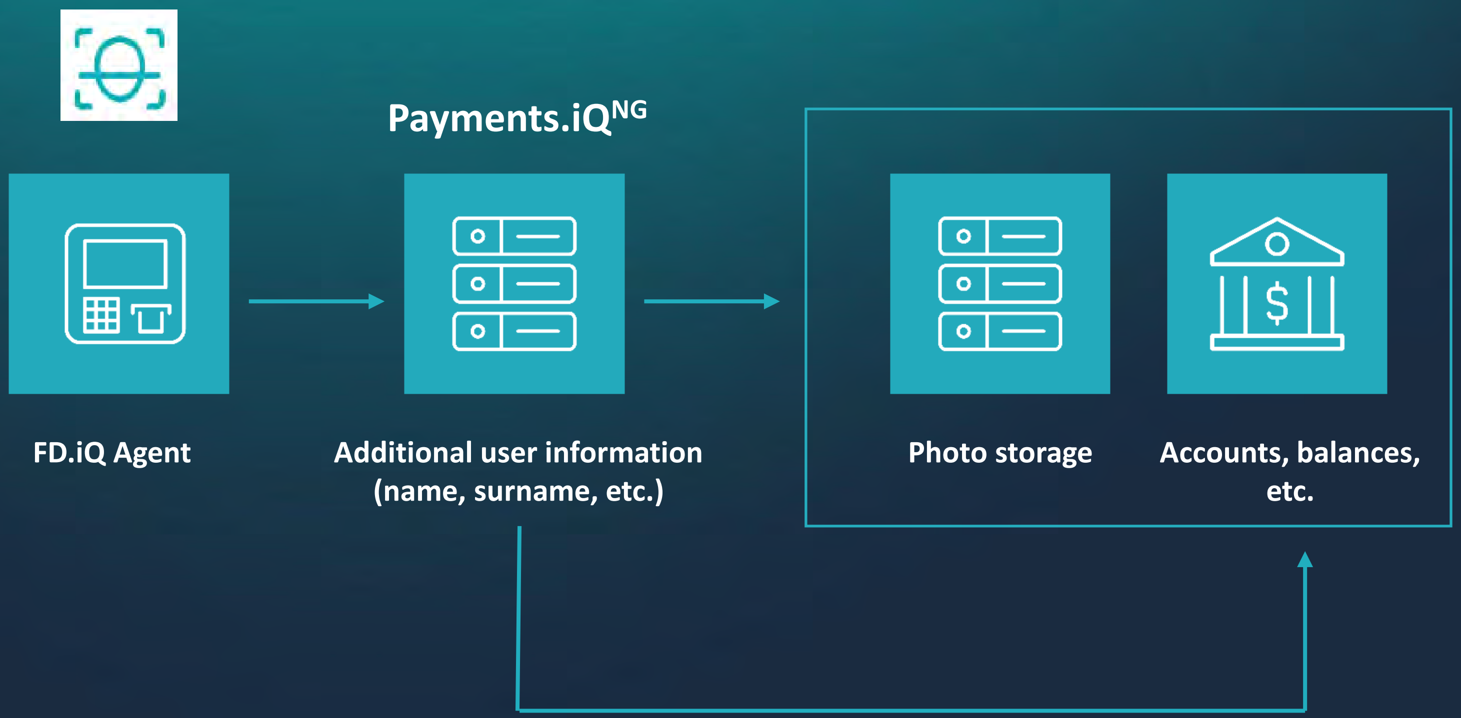


Secure ATM Access Using Facial Recognition

An authentication method that allows users to access ATM services by confirming their identity without using a card or a one-time code.

Features

- Customer identification
- Biometric data collection
- Image processing
- Cardless account access
- Real-time data analysis



Advantages

- Ability to provide services that require customer identity verification
- Compliance with regulatory requirements
- Performing transactions without using a card

ATM Control via Smartphone

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Customers can perform ATM operations remotely through a mobile application, practically eliminating the need for direct contact with the device.

Features

- Displaying the ATM screen on the smartphone
- Contactless ATM control
- Biometric authentication with facial recognition

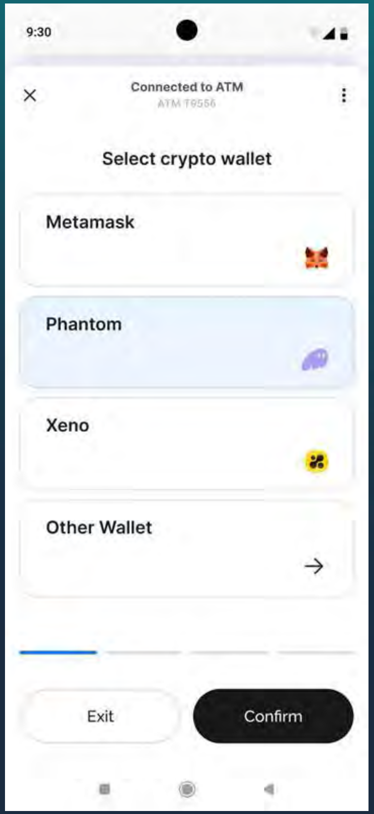
or

- Secure login via the mobile app

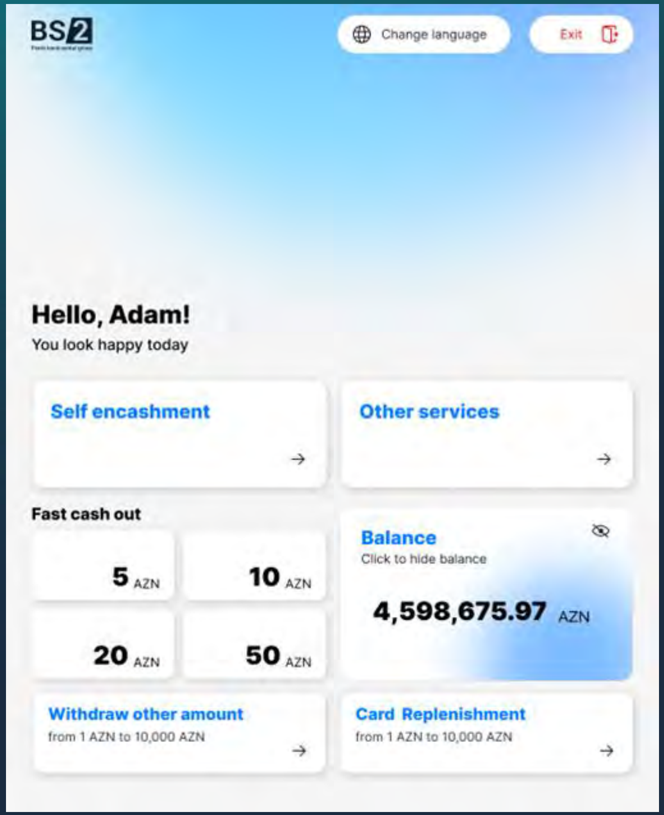
Advantages

- Higher efficiency
- Reduced service and maintenance costs
- Secure access to customer accounts
- Lower fraud risks

Смартфон



ATM



Two options of integration:

1. Protocol level - **slow**
2. SDK - **fast**

User Behavior Analysis (CJM&A)

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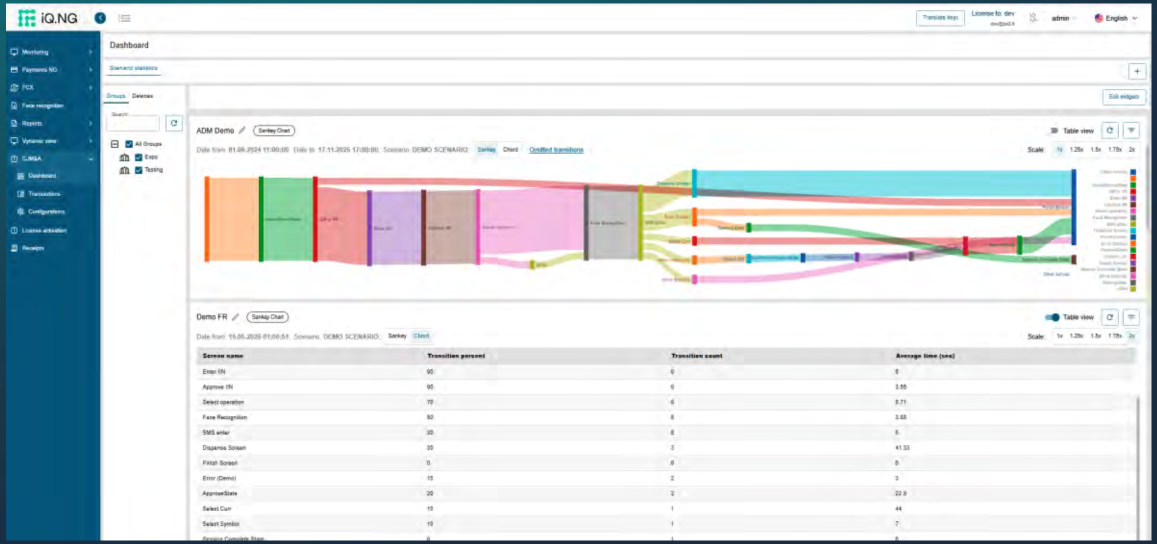
CJM&A.iQ is an analytical system designed for deep understanding of user behavior on self-service devices (ATMs, kiosks).The solution captures and visualizes every step of the customer journey, transforming the user experience into actionable decision-making metrics.

Key Advantages

- Elimination of interface issues
- Creation of an optimal interface based on recommendations and user requirements
- Different scenarios offered for different user groups
- Reduction of service delivery time
- Increased ATM throughput = reduced queues
- Improved customer satisfaction



Intelligent Analytical Environment for Dispute Management Automation (PulseAI.iQ)

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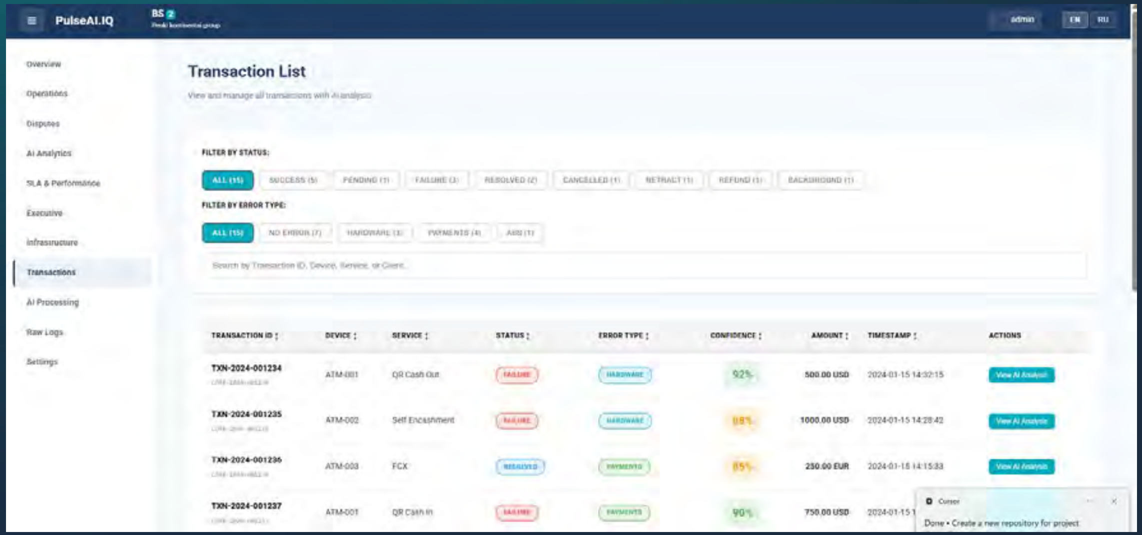
The service enables banks to automate the entire lifecycle of disputed transaction (chargeback) management. Operators can resolve disputes in real time using artificial intelligence and machine learning technologies.

Key Advantages

- Automatic incident classification using AI/LLM
- Automatic log decoding
- Deep integration and logging (Prometheus, Loki, Grafana, processing systems, CRM, etc.)
- Workflow automation for dispute resolution processes
- Self-learning system based on historical data
- Unified, optimized user interface (UI)
- Data visualization and analytical dashboards in Grafana



Service for Launching Crypto Operations via the ATM Network (DigitalAssets.iQ)

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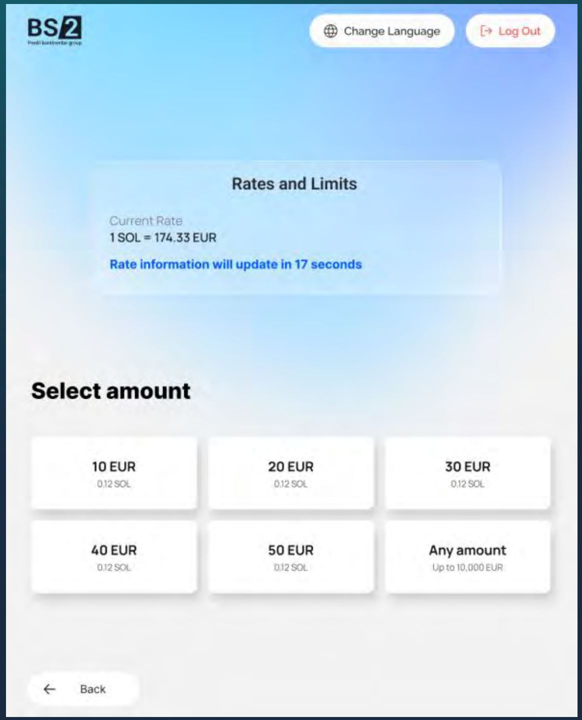
An infrastructure service that enables banks to launch digital asset operations through the existing ATM network without the need to upgrade hardware or obtain a separate crypto license.

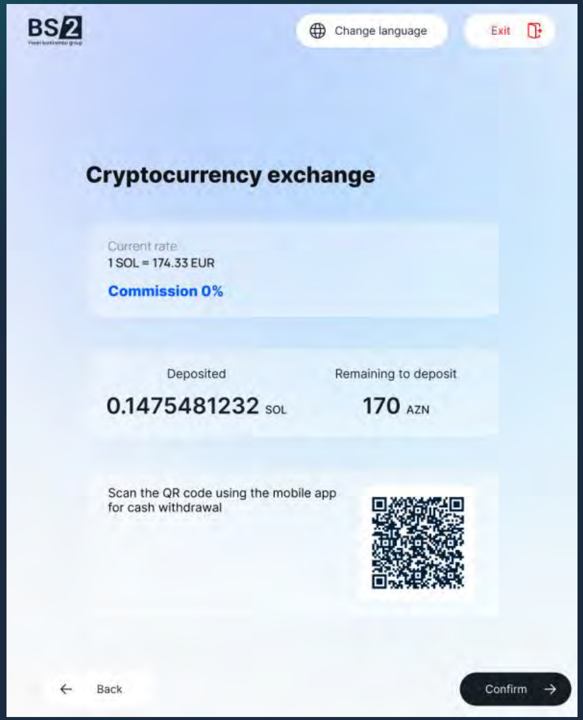
Functions

- Selection of cryptocurrency and operation type (buy/sell)
- Integration with VASP via API
- Online calculation of exchange rate, commission, and final amount
- Support for limits, risk rules, and KYC
- Receipt generation
- Integration with CBS: ESB, B-File, API polling

Key Advantages

- Launch of crypto services without changes to ATM hardware
- Increased customer activity and expanded network functionality
- Additional monetization
- Flexible piloting and scalability
- Centralized management





Architecture

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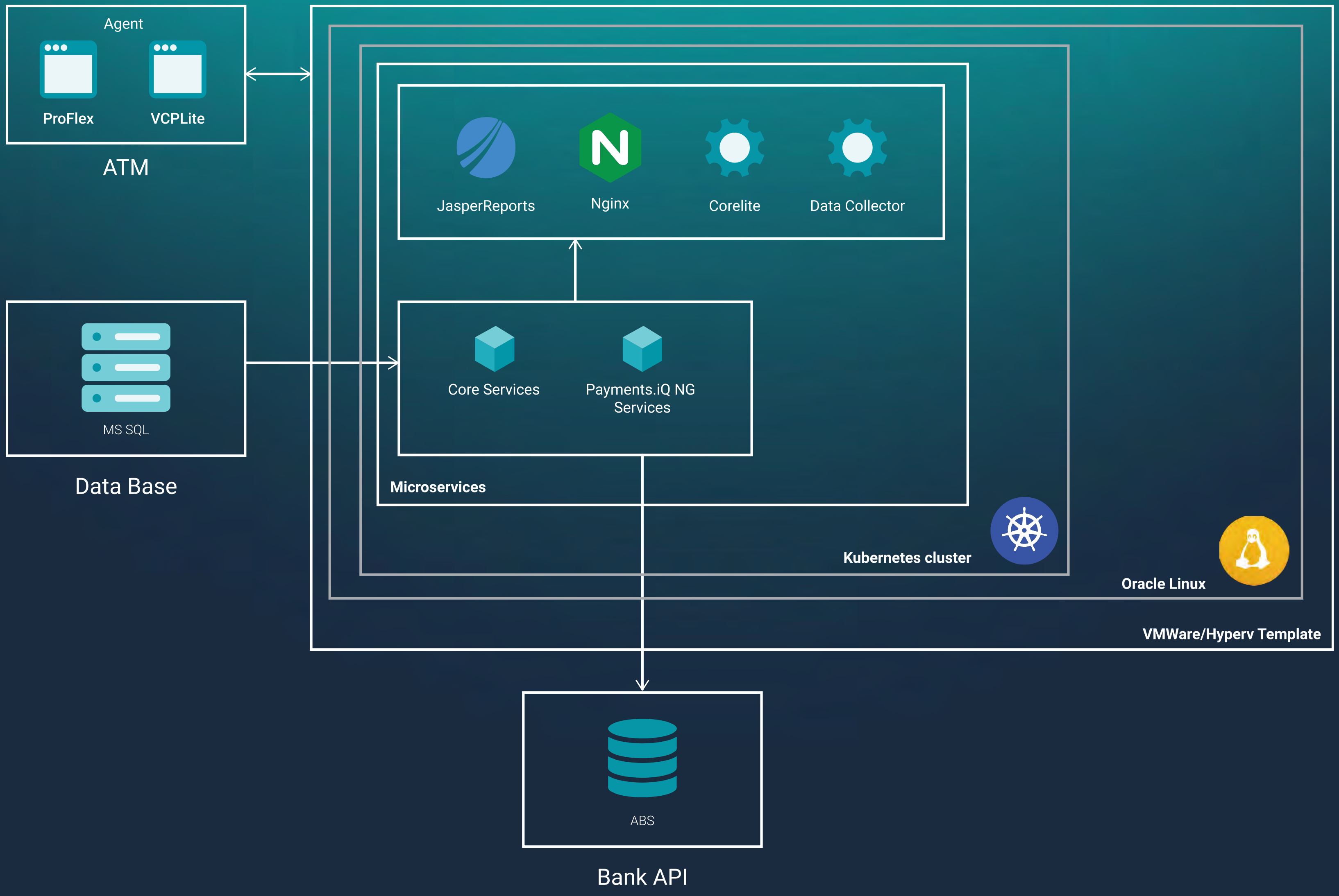

Technical requirements

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ATM	Payments.iQ^{NG} Server	Virtualization
Cineo/Diebold Nixdorf ProFlex v.4+/VCP-Lite	CPU: Intel Core 64-bit 12-core (or similar Xeon processor)	VMWare Workstation 14+ / VMWare Fusion 10+ / VMWare ESXi 6.7+ / Windows Hypervisor 9+
	RAM: 32GB+	
	SSD: 500 GB	

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