Penki kontinentai

Group of Companies

Corporate Social Responsibility
Progress Report

Message from the Chairperson of the Board

For me, a company is not just a profit-making legal entity. When I talk about the company, I think of the people who create it and the goals that we collectively want to achieve. In the 33 years of the group's existence, there was a time when I was alone in the company. However, step by step, the company expanded, my strategy and idea were trusted by more people with whom we undertook great and ambitious work that changed not only our history but also the history of the whole country.

In carrying out our activities, we have always had a mission to educate, teach society, help it adapt more quickly to the new, digital reality, and keep pace with the global market. We were one of the first IT companies in Lithuania to offer the first software products, fiber-optic Internet, and card payment services to the population. We opened internet cafes, where we taught the population how to use computers and the Internet.

Today, we are no longer a local company but an international organization active in 13 countries, and we have established our local companies in 8 of them. Wide geography of activities allows us to reach a wider range of customers, opens up bigger opportunities for product development and expansion, and with that our responsibility to society grows accordingly. A business must form the right approach to ecology, social responsibility, community spirit.

After the establishment of the Penki Kontinentai group, we focused on ensuring the well-being of our employees and creating a good psychological climate. What is more, we never forget the institutions located in our neighbourhood, we have developed community relations with them, sponsored their projects, supported artists, young talents, and have taken care of socially vulnerable people and animals.

Today, as the global ecology issues keep getting serious, we have never felt more responsible to be a part of the solution. That is why we strive to optimize our business processes by reducing the consumption of natural resources, which reduces environmental damage. By perceiving ourselves not as a separate unit but as a part of the whole, we aim not only to pursue our business sustainability strategy but also to encourage others to do so - our partners, suppliers, customers. The greatest and most important works are never done alone, powerful things are created by joint efforts.

Idrakas Dadašovas,
Chairperson of the Penki Kontinentai Board

About the report

This Progress Report summarizes the 2020-2022 Penki Kontinentai Group social responsibility activities carried out in the area of harmonious relationships with partners and customers, employees and the public, as well as environmental protection activities. The Report outlines strategic directions, actions and achievements in the field of social responsibility.

This Progress Report was prepared in accordance with the Global Compact principles and UN Global Reporting Initiative guidelines.

This is the third time this Report has been prepared as a separate document. In previous years, the company's activities in the field of social responsibility were announced as part of its annual reports.

The document is published on the Group's website www.5ci.lt, on the websites of its companies www.bs2.lt and www.penki.lt, www.ashburn.eu. This report is not audited.

BS2
Penki kontinentai group

This report provides important information for our customers, partners, employees, and other interested parties.

BS/2 is the initiator of this certification. The company takes a responsible approach to sustainable activities and social responsibility.

BS/2 handles the impact of its decisions and activities on society and the environment. The company takes care of the well-being of society and the health of employees. It follows international norms of transparent and ethical behaviour..

The policy of sustainable activity and social responsibility is implemented not only in BS/2 but in the Group of companies, involving all employees.

About
Penki Kontinentai Group

Penki Kontinentai is one of the most advanced IT corporations in Lithuania, successfully operating not only in local but also in foreign markets.

Founded in 1992, now the Penki Kontinentai Group is one of the leading enterprises in field of banking and retail technologies, payment solutions development and installation, fiber optic Internet & IPTV services, and outsourcing. Its products and services are known and used in 80 countries. The Group actively represents Lithuania at local and international exhibitions, forums and seminars, where it demonstrates the Lithuanian information and banking technologies, as well as its own products.

Strategic directions

• To ensure reliability, quality, individual approach and efficiency of the services provided.
• To improve financial performance and position in important markets.
• To improve solutions and services continuously.
• To develop a responsible corporate culture.

Important to us:

PROFESSIONALISM. We analyse every case individually to find specific solutions for each client.
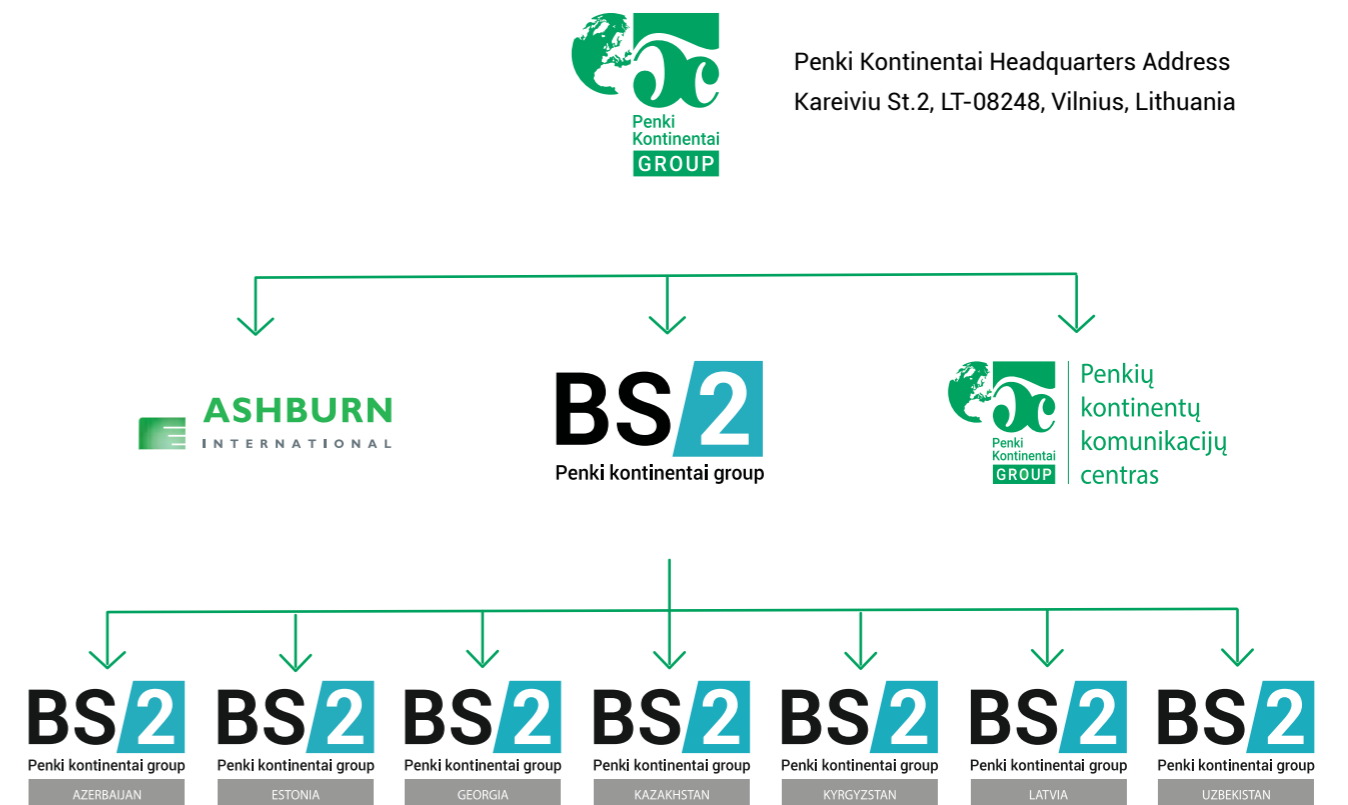RESPONSIBILITY. Our company takes 100% responsibility for our solutions and services.
FLEXIBILITY. We work without prejudice and that is the key to find the best way to improve any situation.

Mission

To create tomorrow's technology today improving the quality of everyday life.

Motto:

We connect the continents.

We perceive business as the

IDEA that inspires to improve skills and achieve goals;
PHILOSOPHY that helps to develop business relations;
ART that connects us with partners and customers.

Group structure

The main companies of the Group are Penki kontinentai, Penkių kontinentų bankinės technologijos (BS/2), Penkių kontinentų komunikacijų centras, ASHBURN International.

Penki Kontinentai Headquarters Address
Kareiviu St.2, LT-08248, Vilnius, Lithuania

Values

We value the pursuit of knowledge and encourage the desire to share information. Equality, trust and mutual support unite us and motivate to achieve common goals.

Vision

To provide a diverse and reliable future for our customers by developing products with long-term benefits.

Business geography

The Group grows most dynamically in 12 countries. Headquarter is located in Vilnius, Lithuania.

BS/2 subsidiary companies are based in Azerbaijan, Estonia, Georgia, Kazakhstan, Kyrgyzstan, Latvia, Uzbekistan. Moreover, we work in Armenia, Moldova, Tajikistan, and Turkmenistan in cooperation with our partners. In these countries, BS/2 has exclusive rights as an authorized partner of Diebold Nixdorf.

We offer a wide range of services for companies and private clients in Lithuania, therefore focusing attention on the business sector abroad.

Products and services of the Group are popular among businesses and financial institutions in more than 85 countries worldwide.

Our customers are residents, state and business enterprises, large banks, and financial institutions.

85
Countries

7
Affiliated companies

Awards

„Diebold Nixdorf"

Best Penetration Deal on Competitor Account 2021/2022
Banking Strategic Win 2021/2022
Best Implementation Partner 2021/2022
Special Achievement Banking 2019, 2017
Innovation SPIRIT banking 2018
Best Banking Solution   2016, 2013/2014
Best Banking Service   2013/2014, 2012/ 2013
Special Achievement Banking 2013/2014, 2007/2008

Lithuanian Confederation of Industrialists

Lithuanian Product of the Year 2018, 2017, 2008, 2007, 2006, 2005
Innovation Award 2016, 2007

Lithuanian Business Confederation

Service of the Year 2018
Export of the Year 2019

EcoVadis

Silver CSR rating 2020, 2019, 2018, 2017

Green City

Best „NT EKO" Real Estate Project 2014, 2012

Lithuanian Real Estate Development Association

Sustainable Development Award 2015

NAVA (National Responsible Business Award) award:

The most community-friendly company of 2020 in the category of large companies

Certificates

ISO 20000 BUREAU VERITAS Certification
ISO 20 000 certificate

ISO 27001 BUREAU VERITAS Certification
ISO 27 001 certificate

BS2
Penki kontinentai group

PCI SECURITY STANDARD COUNCIL and PA-DSS (PAYMENT APPLICATION DATA SECURITY STANDARD)

PCI DSS CERTIFIED   PCI PA-DSS VALIDATED   On the list! 2020 VISA

EMVCo   VISA

ASHBURN INTERNATIONAL

Within the PSP activities in the Baltic States, ASHBURN International annually passes compliance requirements of the PCI DSS Level 1 international standards, as well as Visa PIN Security certification.

The TransLink.iQ software platform complies with the EMV (Europay-Mastercard-Visa) standard, and is PCI PA-DSS certified. The company also performs Visa PIN Security

Penkių kontinentų komunikacijų centras

Penki Kontinentai GROUP

POWERED BY GREEN

GREEN ENERGY
The certificate confirms that the company uses electricity from renewable energy sources.

SILVER 2021 ecovadis Sustainability Rating

Silver CSR rating from EcoVadis for the responsible attitude towards Corporate Social Responsibility and the implementation of the commitments.

Penki kontinentai

Established on January 10, 1992.

Penki Kontinentai is the primary company of Penki Kontinentai Group, which manages the shares of all subsidiaries, administers their activities and plans investments. The company develops a common strategy for Penki ontinentai Group, formulates its strategic goals, policy, and activities, and regulates its relationship with the internal and external environment.

ASHBURN International

Established on July 20, 1998.

ASHBURN International develops, implements and maintains software for transaction routing and POS network management. ASHBURN International is an expert in the field of acquiring and payments. The company operates as Payment Service Provider in the Baltic States, Central Asia and South Caucasus, provides outsourcing services for acquiring networks in different countries, as well as consults organizations engaged in acquiring activities.

Products and services

ASHBURN International offers a unique software package for transaction processing and the management of terminal networks, TransLink.iQ, which is recognized worldwide. It helps banks and processing centers to manage and monitor the network of payment terminals, regardless of the size and complexity of the existing infrastructure. This is relevant given the increase in the number of cashless payments. Among Translink.iQ advantages is the ability to automate the payment system with one tool. Managing large-scale infrastructure does not require additional staff or administrative resources.

This solution allows making payments with cards of both local and international payment systems (VISA, Mastercard, American Express, UnionPay, Diners Club, etc.), and loyalty cards. TransLink. iQ is compatible with EFTPOS terminals of major international manufacturers (Ingenico, Verifon, PAX Technology, Sunmi, SmartPeak).

ASHBURN
INTERNATIONAL

TransLink.iQ

Since 2021 ASHBURN International has been offering Android-based Sunmi smart POS terminals and had developed a specialized software solution that extends their functionality. After the installation, the Android-based payment device can perform not only the functions of a POS terminal but also be used as a cash register. In addition, Sunmi POS terminal allows you to scan the QR codes of an EU digital COVID certificate and national certificates by using a video camera.

Penkių kontinentų komunikacijų centras

Established on October 28, 1998. Until then, Internet services were provided by the parent company Penki kontinentai.

Penkių kontinentų komunikacijų centras (PKKC) made history by becoming the first optical fiber internet provider in Lithuania, and later – in 2006 – the first IPTV service provider. PKKC constantly invests in its optical fiber network, to keep it up to date with the latest standards and extend its service availability area.

Apart from providing internet to its clients, the company actively invests in expanding its optical fiber network (FTTH and FTTB).

PKKC was the first Lithuanian enterprise to offer to its clients 100 Mb/s internet in 2008, 1 Gb/s in 2012, and deploy 10 Gb/s internet in 2017.

In 2021, PKKC has offered their customers a new generation Android-based IPTV service - Flexi TV.

Products and services

Penkių kontinentų komunikacijų centras provides various telecommunication and IT services. The company has two brands: Penki and Penki VERSLUI.

Penki VERSLUI

www.penki.lt/verslui/

Penki VERSLUI provides outsourcing IT services for businesses. Its services consist of optical fiber and "Wi-Fi" internet solutions, installation and management of IT infrastructure, IT workplace maintenance, cloud services, and many other IT services that can greatly improve business processes. Today, more than 600 organizations use Penki VERSLUI services. A team of specialists ensures uninterrupted operation of IT systems 24/7.

Penki

www.penki.lt

Penki is a modern, reliable, and high-quality optical fiber network (known as Skynet from 1998 to 2018). It provides high-speed internet, Smart TV, and IP telephony services to the public and various organizations. The network, which is being installed and constantly modernized in Vilnius, operates using the most advanced network equipment, which ensures stable Internet speed and high quality. Penki Smart TV is a combination of modern technologies and a wide range of TV services: more than 120 popular TV channels in Lithuanian, Russian, English, German, and other languages, HD channels, and many additional features such as YouTube, EPG, real-time broadcast control, etc. MEGOGO movies and series are also available for rent or subscription. The next generation Flexi TV works with any Internet service provider and on all TVs, even smart ones. By subscribing to this service, you have the option to listen to Spotify, watch Youtube, and use other Google Play apps on your TV all controllable with a single remote.

Partners
Penkių kontinentų komunikacijų centras

Penkių
kontinentų
komunikacijų
centras

Technology
partners

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Partners
ASHBURN International

ASHBURN INTERNATIONAL

Equipment manufacturers
ASHBURN International supplies Ingenico POS terminal equipment. However, the TransLink.iQ software solution can work with terminal equipment of PAX, Verifone and other manufacturers.

Payment systems
TransLink.iQ solution is certified to work with various international and local payment systems.

Processing centre software developers
TransLink.iQ solution is compatible with most types of processing center software.

Cash register software developers
TransLink.iQ software solution supports integration with the most common cash register software. The xConnect module is used for simplified integration.

Procesing centers
The TransLink.iQ solution is able to deliver transactions to different processing centers.

Customers
Our list of customers includes large banks, processing centers, retail chains, and other companies.

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# Penkių kontinentų bankinės technologijos (BS/2)

Established on April 24, 2001, after the reorganization of the Penki kontinentai' banking technology department, which has been operating since 1992.

The company distributes banking and retail equipment, develops and implements specialized software solutions, provides comprehensive services for maintenance and repair of banking equipment, organizes training for banking specialists.

For over two decades, the company has been an exclusive partner of the banking and trade equipment world leader Diebold Nixdorf in 13 countries. In order to reduce social isolation, BS/2 has developed an ATM solution for the blind and visually impaired people, which has been successfully implemented in Georgian banks.

Universal BS/2 solutions are used in more than 80 countries and received awards from the ATM Industry Association (ATMIA) and Diebold Nixdorf.
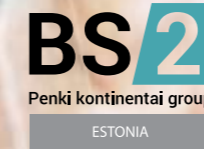
BS/2 has subsidiaries in Azerbaijan, Georgia, Estonia, Kazakhstan, Kyrgyzstan, Latvia, Uzbekistan. The fields of activity are sale, installation, and maintenance of banking and retail equipment.
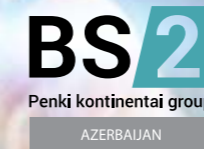
BS/2 in Azerbaijan
BSKOM, Ltd
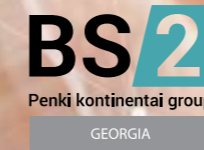Established on November 25, 1999, under the name "Penki kontinentai Baku". On July 20, 2011, renamed BSKOM.

BS/2 in Estonia
BS/2 Estonia
Established on April 21, 2006.

BS/2 in Georgia
BS/2 Georgia
Established on March 5, 2009.

BS/2 in Kazakhstan
BS/2 Kazakhstan
Established on December 23, 2008.

BS/2 in Kyrgyzstan
BS/2 Bishkek
Established on February 19, 2009

BS/2 in Latvia
Penki Kontinentai Riga
Established on April 4, 2000

BS/2 in Uzbekistan
BS2 TASHKENT
Established on July 7, 2008

Products and services

BS/2 has developed and continuously improves the ".iQ" product family. It is a complex of multifunction monitoring and business process management solutions. The platform is designed to collect and reflect the most critical information about operations and to optimize business processes.

ATMeye.iQ
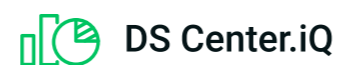ATMeye.iQ
www.atmeye.com

Cash Management.iQ
Cash Management.iQ
www.cashmanagementiq.com

Payments.iQ
Payments.iQ
www.payments-iq.com

DS Center.iQ
DS Center

Service Desk.iQ
Service Desk

FCX.iQ
FCX.iQ
Currency Exchange on ATMs

The description of BS/2 software solutions

ATMeye.iQ

ATMeye.iQ

www.atmeye.com

Dispute resolution, technical monitoring and protection against different types of criminal activity.

ATMeye.iQ is an integrated hardware and software solution that provides additional safety and security for self-service devices and their users. System helps banks quickly solve client disputes and protect against different types of criminal activity. The new generation of ATMeye.iQ is a comprehensive security platform that uses video surveillance and analytics systems, special physical impact sensors, anti-skimming devices, and other peripherals.

Cash Management.iQ

Cash Management.iQ

www.cashmanagementiq.com

Cash Circulation Management

Cash Management.iQ optimizes cash logistics with real-time tracking, math-based analysis, and route optimization. The platform provides Monitoring, Analytics, Integration with cash sorting and counting equipment functionalities to improve cash circulation and security for financial organizations and cash-

in-transit companies. With real-time monitoring of bank vaults, branches, and ATMs, Cash Management.iQ gives complete visibility and control over the cash network.

Payments.iQ

Payments.iQ

Automated Payments Processing System

Payments.iQ is a full-featured software solution for accepting payments on self-service devices. Such payments include utilities, taxes, fines, tickets, sim top-ups, vouchers, and other types of electronic services. Payments.iQ also helps automate retail banking processes and manage ATM networks and other self-service, payment, and information terminals. The solution can be integrated into the terminal network infrastructure of banks, retailers, and other enterprises without affecting the existing processes.

Using Payments.iQ you can monitor, manage, and accept payments at both kiosks and ATMs in real-time. Payments.iQ extends the functionality and adds new features to self-service banking devices (ATMs, payment kiosks, etc.)

FCX.iQ

FCX.iQ

Currency Exchange on ATMs

FCX.iQ is a software solution that provides currency exchange functionality in ATMs. The solution allows you to exchange various types of currencies on recycling/multifunctional ATMs. The system also allows for managing exchange and commission rates on terminals, terminal network monitoring, identifying users, collecting data, and compiling reports on exchange transactions.

As a result of the integration of FCX.iQ with various banking systems, exchange rates, and fees are automatically set on ATMs. Meanwhile, the FCX.iQ system operator can remotely monitor exchange transactions on all devices in the network and receive full statistics on the system operation.

DS Center.iQ

DS Center.iQ

Decision support system

DS Center.iQ is designed to empower decision-making process by integrating data from a multitude of sources, including all .iQ products, as well as any client data systems (automated service systems, technical monitoring systems, software platforms for ATM payment acceptance, CRM systems, etc.). Platform streamlines analysis processes, enabling users to swiftly make informed decisions using visual data such as charts, graphs, and dashboards.

Service Desk.iQ

Service Desk

Service Management and Optimization

Service Desk.iQ provides the ability to monitor common workflow engines for effective technical support. It lets respond quickly and efficiently to any transaction equipment incident or other suspicious events.

Corporate Social Responsibility
Progress Report

Partners
BS/2

Hardware and Software distribution partners

The development of BS/2 software solutions during 2022

Cash Management.iQ product development

Replatforming of Cash Circulation Optimization System

Over the past year, BS/2 has been actively migrating its software products to a modern IT stack. The goals of the .iQ family solutions replatforming are to increase the performance and stability of the systems, the security of storage and processing of sensitive data of banking institutions, and to improve the usability of the systems. "In recent years, the pace of development of technologies used in the banking industry has reached its peak. Banks that traditionally take a moderate or even conservative position are increasingly following the principles of digital transformation, because they are in a highly competitive environment when they offer modern banking products. The efficiency of a financial institution's operating activities directly depends on how modern the main tools and IT solutions it uses are," says Kirill Ovsiannikov, Deputy CEO for Strategic Directions at BS/2.

The first product that was completely transferred to new technologies was the Cash Management.iQ solution, which is used by banks, CIT-service companies, and other institutions to optimize cash circulation, plan the distribution of cash in the network, optimize the processes of cash points replenishment and automate cash balancing at the end of the working day.

The experience of developing the Cash Management.iQ solution and the requests of financial institutions that have been using the system since 2005 allowed BS/2 specialists to change the user interface as efficiently as possible and implement the latest UI/UX standards.

What New Features Does the Cash Management.iQ System Offer to Its Users?

1. More Ergonomic and Flexible User Interface

The new user interface, built in React, is now even simpler and more intuitive. The introduction of new standards made it possible to increase the level of ergonomics of the system so that the specialists of cash departments could perform their work as efficiently as possible, even during increasing workloads.

Also now the solution interface can be easily adapted to the specific requirements and business processes of the company to organize the optimal work of the system operator.

2. Comprehensive Operational Analytics Tools

The capabilities of the CashPoint Analytics.iQ functional module have been expanded. This module allows users to receive various operational reports and graphs that reflect the efficiency of cash distribution in the institution's infrastructure. The ability to implement new graphics required by a specific customer has been added.

3. More Convenient Processes for Organizing the Delivery of Valuables

The part of the system responsible for managing the delivery of valuables has been improved. Now, when managing a cash or valuables delivery order the operator can also manage such objects as ATM bags, sets of cassettes, etc. It simplifies the process of control and accounting of material and technical values used during CIT collection.

4. Synchronizing Cash Supply with External Collection or Security Service

In the course of transforming business processes related to the provision of cash, banks often resort to the use of third-party CIT or security services.

Outsourcing cash collection allows banks to solve the problem of excessive costs of transporting cash and valuables, and not to divert operational resources to various routine issues such as finding and hiring specialists, training, and certifying them, equipping, and purchasing vehicles, and much more.

In developing the Cash Management.iQ system, BS/2, as a developer and system integrator, faced the task of ensuring seamless interaction between bank employees, who directly place orders for cash collection, and representatives of third parties, who perform collection or provide escort and security.

For one of our largest customers in Georgia, a Cash Management.iQ integration project was implemented to integrate the system with a special bank service that automates the process of ordering escort for transportation of valuables by the national police.

Business process stages within the implemented solution:
• Monitoring of objects requiring replenishment or unloading of cash.
• Automatic calculation of optimal replenishment by currency and denomination.
• Generating a request for transportation of valuables with an automatic request to the police.
• Requesting and receiving data on the CIT guards assigned by the national police for each order.
• Carrying out the cash collection according to the formed order.

Thus, it made it possible to speed up the process of coordinating orders for escorting transportation of valuables and remove "gray zones" (part of business processes with disputable responsibility) between employees of different organizations.

This solution based on Cash Management.iQ can be used for synchronization of work with any third-party suppliers of cash collection or security services whose services are required when executing orders for collection and replenishment.

Payments.iQ product development

Nowadays, when choosing a bank, the determining factor for many users is how convenient it is to use its services. Financial institutions, competing for customer loyalty, are introducing and using technologies that make it easier and faster for their customers to perform the transactions they are used to.

1. ATM cash withdrawal using QR-Pay

The COVID-19 pandemic has dramatically accelerated one of the most discussed digital banking trends of recent years - the development of banking mobile apps. According to App Annie, in 2020 people spent on average 45% more time in the apps of financial institutions. Banks are actively developing the functionality and convenience of their apps, engaging and retaining customers by providing them with new digital and mobile banking opportunities. One of such services offered by banks through the mobile application was the provision of services by QR code.

What is QR-Pay?

QR-Pay is a solution that allows users of a bank's mobile app to withdraw cash from an ATM without using a card.

To use the service, the user scans a QR code generated at the ATM using the bank's mobile app. Then selects the amount and currency of the transaction and the required denominations of bills in the application. After the user confirms this data in the app, the ATM generates a one-time password, which the user enters in the app on his cell phone - and then the ATM dispenses the required amount.

This scenario is the most widespread but not the only one and can be changed according to the bank's requirements.

The QR-Pay solution allows implementing ATM cash withdrawal with the help of the QR code without interfering with the work of the processing center. The data contained in the QR code generated at the ATM is encrypted and cannot be read by a third-party application for scanning QR codes.

The important advantage of QR-Pay is that it doesn't require any additional equipment (scanners of QR codes and other peripheral devices). In addition, QR-Pay allows you to withdraw money from an ATM without contact, eliminates the need to always carry a bank card, remember the PIN code from it, etc.

Advantages:
• Reduced customer service time
• Simplified cash withdrawal process
• Increased value of the banking mobile app

2. Self-collection through bank self-service terminals
Self-collection is the process of independent deposit of cash by the organization to its account through a
self-service banking device (ATM, payment kiosk, automatic deposit machine, etc.).

Depositing money to a company's account through a bank branch is time-consuming and can only be done during office hours, which is not always convenient for businesses.

Changing customer preferences are pushing banks to find new convenient channels for depositing revenue, working without being tied to the operating hours of bank branches and not requiring significant investment, as well as allowing to improve customer service, efficiency of financial institutions, increase revenue and reduce costs.

Self-collection service of commercial organizations can be implemented at bank's self-service terminals with cash-in function (cash-in ATMs, cash recycling ATMs, payment kiosks, etc.) using specialized software solution Payments.iQ.

Payments.iQ is a full-featured software solution for payment acceptance and sale of any types of electronic goods and services via ATMs and other self-service terminals.

Payments.iQ offers legal entities and individual entrepreneurs the opportunity to quickly and conveniently deposit proceeds to the organization's account via ATMs.

Entrepreneurs do not need a plastic card to perform this operation, it is enough to have a bank account. Payer identification in the system can be made through an identification number, phone number, agreement number or other. Cash deposit does not depend on the working hours of the bank branches because money can be deposited at any time.

Advantages:
Availability of self-collection service for small and medium-sized enterprises (SMEs)
• Growth of customer loyalty and attraction of new customers
• Reducing the cost of collection of ATM recyclers
• Return on investment in the terminal equipment fleet

ATMeye.iQ product development
ATMeye.iQ is a comprehensive monitoring, security, and dispute resolution platform that helps banks quickly solve client complaints and protect ATMs against different criminal activities. The solution includes a video surveillance system and special sensors detecting
any suspicious events and preventing fraud activities, vandalism or other type of attacks against self-service devices.

ATMeye.iQ allows to track transactions, technical events and alerts. Detailed reports provide insight into devices with incidents, terminals and user activity. The dashboard contains information about technical events, online and offline devices.

ATMeye.iQ has been on the market for more than 20 years and is trusted by customers in over 85 countries. In 2022, the New Generation of ATMeye.iQ was developed,

ATMeye.iQ application Helps to handle:
• Disputes with customers
• ATM Fraud
• Vandalism
• Robbery
• Use of black-listed cards

ATMeye new features that were developed in 2021-2022:
■ WEB interface
■ Dashboard
 • Custom widget pages
 • Publishing created pages to other users
 • Subscribing to published pages
 • Cloning published pages
■ Device list with
 • Addresses
 • Statuses
 • Device inner pages with:
  • Histogram (transactions, alarms, technical events in bar chart for selected period)
  • Transactions, security alarms, technical events filtered for selected device
  • Properties for device
■ Map
 • Indication of statuses for single device and/or group of devices depending on zoom
  • With mouse hover:
   For group:
   • Indication of total transactions, security alarms, technical events, when clicked, applicable devices are filtered
   • List of devices in group (on click inner device page is presented, content described above)
   For single device – device properties are shown including statuses and address and link to device inner page
■ Transactions list later will be added:
 • Geographical data columns (country, city, etc)
 • Later Transactions will include alarms and technical events that will happen during transaction
■ Filtering by all columns, dynamic columns (show/hide), sorting, grouping for Devices, Transactions, Security alarms, Technical events.
■ Export to PDF and excel for Transactions, Security alarms, Technical events

■ New notification center
■ New reports
■ New RFM
■ Integration with iQ CORE (ADM, USM)
■ Multilanguage interface

The new interface allows:
• Filter information (by certain parameters (device name, event, reaction date, etc.)
• Analyze information to resolve disputes (photo/video evidence of fraud)
• Group information
• Create and save filter templates
• Show devices on the map + Filter

Possibility of login (administrator, security guard, disputes...) and by the role and quality of tasks

Ability to receive notifications

Reports – (still in development)

There are 3 main roles of ATMeye.iQ users:
• Dispute manager
• Security officer
• Technical operator

What they can monitor in the system accordingly:
• Transactions
• Security Alarms / Alerts
• Technical Events

Responsible partnership

BS2 Penki kontinentai group

The company actively started with a partnership renewal company. It is focused on resource market overview, analysis, and partner search, communication with partners.

BS/2 runs hundreds of projects worldwide for self-service banking optimization.

BS/2 offers software products and solutions for the banking industry and professional services around it.
An official partnership is the best way to support and grow local business.

As the business environment becomes more complex (for example, new technologies emerge or innovation cycles get faster) such relationships make more sense. If the company starts cooperation, it becomes a partner and able to build entire portfolios of value-creating collaboration.

The goal to achieve is to find more trusted partners for the BS/2 company software products market.

Goal to achieve:

Find more trusted partners for BS/2 company software products market

Benefits of cooperation with BS/2:

1. Official partner status.
2. Special pricing policy.
3. Dedicated account manager.
4. Marketing services.
5. Technical support training and certification.
6. Customers on-boarding and certification.
7. Access to the knowledge base.

Partnership strategy:

• market overview and analysis;
• coordination of partnership goals;
• effective internal communication and trust;
• personal sales manager and personal marketing manager;
• consideration of each other's abilities, cultures, and motivations;
• investment in tools, processes, and personnel;
• emphasized accountability and metrics.

Partnership strategy

Market Analysis	Define	Identify	Communication	Market	Sell	Plan & Agree
Market overview

Analysis of customers

Analysis of sales possibility | Identify areas for partnering

Define partner capabilities | Identify potential partner profiles | Effective internal communication and trust

Recognize each other's capabilities, cultures and motivations | Create interest among the potential partners | Develop customer presentation and partner training

Develop a win/win value proposition | Develop a mutual agreement on technology, sales, marketing implementation support and common suitability |

A living process driven by a strategic agreement that is regulated by formalized daily operations

Paptnership Strategy Map

Perspective **Strategic objectives**

Financial: Increase number of partners and customers · Increase revenue · Increase revenue per customer · Increase profit · Decrease Costs

Partner: Increase partner satisfaction · Become a trusted brand · Sell new products

Internal Process: Understand customer segments · Shift to digital channel · Decrease delivery time · Create new products

Learning & Growth: Improve employee qualification · Improve partner information · Create a partner-focused culture · Align the organization

Slightly behind target
Meeting target or above target

BS/2 markets and segments

BS2
Penki kontinentai group

BS/2 core market segment is financial institutions with a significant fleet of self-service (ATM/payment terminals) in Eastern Europe, Central Asia, and the Caucasian region.

We recognize two general groups across this segment:

1. Legacy ATM fleet owners – traditional financial institutions with a solid multi-vendor ATM fleet (50+).
2. Digital-transformed banks – innovative financial institutions with mobile/online banking priority to run these features on self-service terminals.

Out of these regions, other banks and independent ATM deployers may be recognized as one big segment as well.

Additional segments

1. Cash-in-Transit companies.
2. Retail companies.
3. ATM service providers.

For all segments and regional groups of customers BS/2 provides software, hardware, consulting, and other services by request.

Risk management plan

The risk management method

Identify. Risks are identified on an ongoing basis, through formal risk identification workshops as well as during the day to day activities.
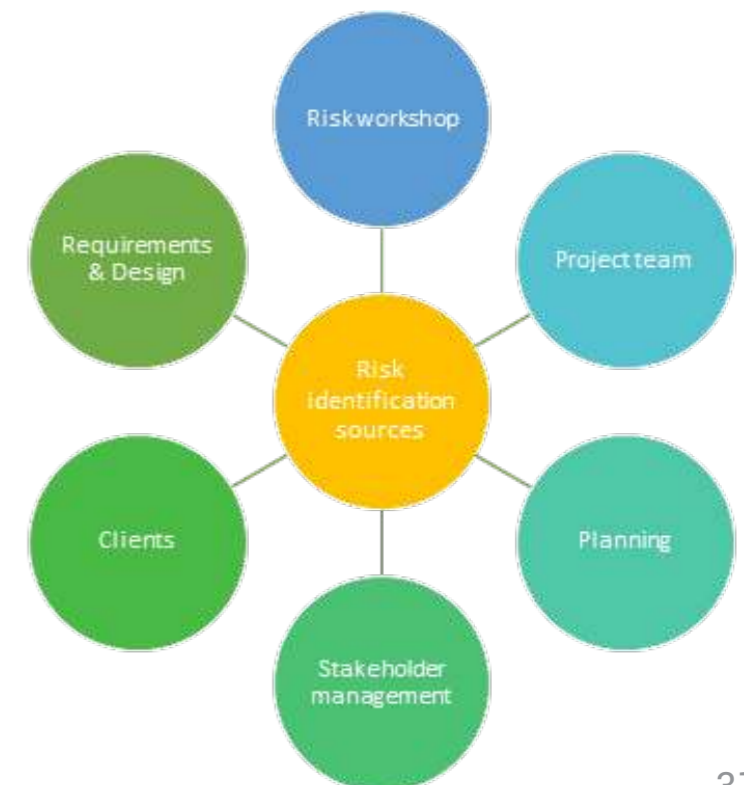**Assess.** Once identified risk is assessed to establish the likelihood of it occurring and the impact it will have if it occurs.
Respond. There are several possible actions that can be taken to reduce the likelihood of a risk occurring or the impact of the risk, for example, transferring, avoiding, and mitigating. In this step, suitable responses are agreed upon, and the budget approved if needed.
Monitor. Progress of the risk responses needs to be monitored and controlled, with corrective action taken if needed. Typically, progress is assessed via project team meetings.

Risk Identification process

Risks may be identified via risk workshops, but also through many other routes:

Risk workshop
Project team
Planning
Stakeholder management
Clients
Requirements & Design
Risk Identification sources

Sustainability, ethics and transparency of business

Responsible partnership

We strive to cooperate with companies that are also committed to environmentally friendly and sustainable business. The Group contributes to raising awareness of environmental protection and sustainable consumption. Purchasing documents specify the principles of sustainable purchasing so that suppliers and contractors become aware of our environmental and social criteria from the early stages of the procurement process. Small businesses, volunteer and community organizations, social enterprises and ethnic minority businesses are considered members of our supply chain because they play an important role in the local economy.

Responsibility in terms of environmental impact

When purchasing goods, the Group selects products with the lowest environmental impact locally and globally. Taking the sustainability of the production and transport of resources into account as well as the consumption of energy and raw materials and the generation of waste, we seek to purchase products and services that meet environmental standards.

Corruption, ethics, and conflict of interest management policies

We follow corruption, ethics, and conflict of interest management policies. The Group is required to avoid conflicts of interest.

The company maintains a zero-tolerance policy for bribery and corruption cases and insists on transparent conduct of business transactions and their full record. The supplier can not conduct or develop business relations with companies that engage in criminal activity, conduct unethical or operate in the underground economy. We do not maintain any legal relationship with countries that are banned from cooperating at the state level either or in blacklist according to the established practices of these countries.

The Group may request suppliers and contractors to provide documentation and information in accordance with the contractual relationship between the supplier or contractor.
Information related to clients or partners may be used and disclosed to any third party within or outside the Group, subject to permission. Confidentiality clauses are included in the Group's internal legislation and confidentiality obligations. Confidentiality requirements apply to all employees.

The employee may not discuss matters on behalf of the Group if he or she is suspected of having interests that may conflict with those of the Group or clients / partners.

Transactions concluded and executed by the employee shall not give rise to a conflict of interest. Where conflicts of interest cannot be avoided, the interests of clients and partners and the Group must prevail.

In case of the a conflict of interest between two or more business units of the Group or a conflict of interest involving a customer and/or partner affecting two or more business units, the business units must take appropriate steps to ensure that this conflict of interest does not have a significant adverse effect on customer /partner interests.

Procurement transparency

We strive for sustainability through purchasing: identifying needs, evaluating options, design, and specifications, choosing a supplier, evaluating offers, managing contracts, and developing relationships with suppliers. We take environmental and social factors into account when purchasing products and materials. The activities of the Group comply with applicable environmental requirements and laws. We strive for sustainability through purchasing: identifying needs, evaluating options, design and specifications, choosing a supplier, evaluating offers, managing contracts, and developing relationships with suppliers.
We take environmental and social factors into account when purchasing products and materials. The activities of the Group comply with applicable environmental requirements and laws. Being socially responsible, we prioritize products that are more environmentally friendly and /or environmentally friendly.

Anonymous informing

We uphold and follow a transparent business strategy and a policy of mutual respect and non-discrimination. Employees of the company can inform about the allegedly opaque behavior of other employees, suspected cases of fraud and corruption, violations of the balancing of public and private interests, various cases of harassment, discrimination, insults, and violence by filling in an anonymous questionnaire. After evaluating the reports submitted shall be subject to investigation and appropriate action.

Market and customers

Relevant aspects, effects and limitation of our actions

Products and services of the Penki Kontinentai Group are known in the markets of information technologies and telecommunications, banking technologies, and payment solutions. We offer a wide range of services for companies and private clients in Lithuania, therefore focusing attention on the business sector abroad.

Penkių kontinentų bankinės technologijos (BS/2) company is widely recognized around the world. Its products and services are known in more than 80 countries worldwide.

BS/2 distributes banking and retail equipment, develops specialized software solutions and provides comprehensive outsourcing services.

The company's clients include banks and other financial institutions, retail chains.

Penkių kontinentų komunikacijų centras occupies information technology, internet, and IPTV markets in Lithuania. The company provides fiber-optic networks, IPTV, IP telephony, IT infrastructure installation and administration, computer workstation maintenance, cloud solutions, virtual resource leasing, and equipment licensing services.

The company's customers consist of more than 1000 Lithuanian business and state enterprises, non-governmental organizations, and private clients.

The services of ASHBURN International are used by financial institutions, government organizations, retailers, service companies, and all residents who pay for goods and services using bank cards. The company operates in the Baltic markets, Georgia, Azerbaijan, Turkmenistan and Uzbekistan.
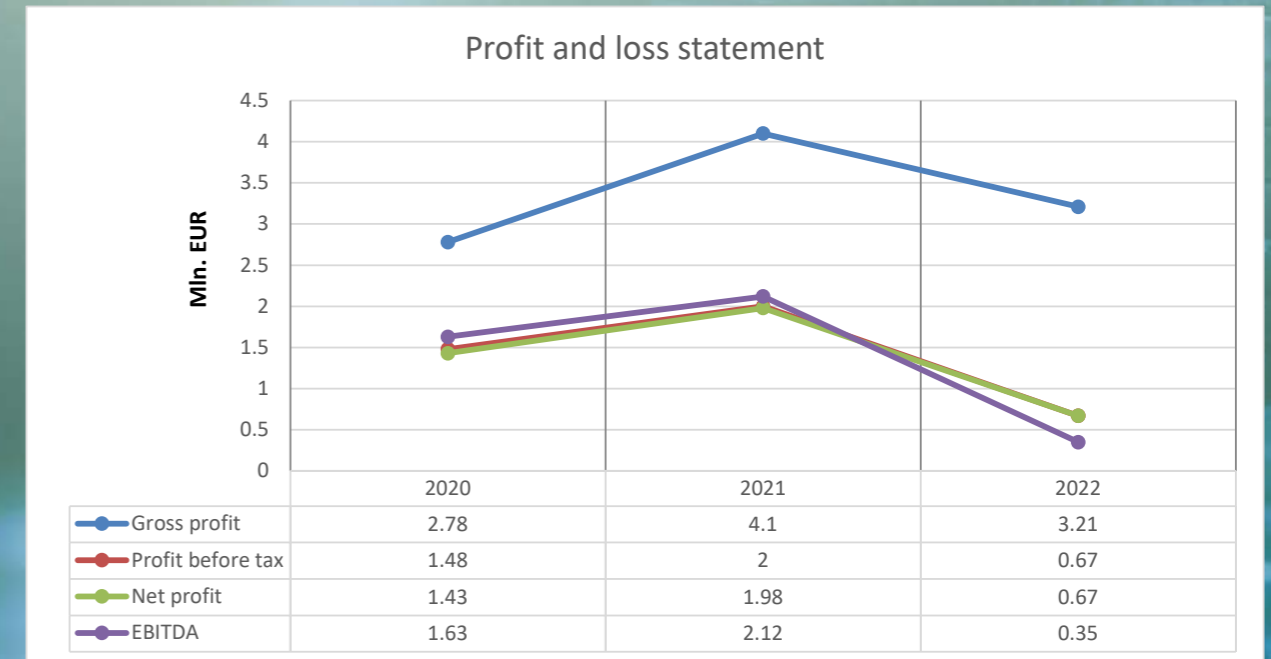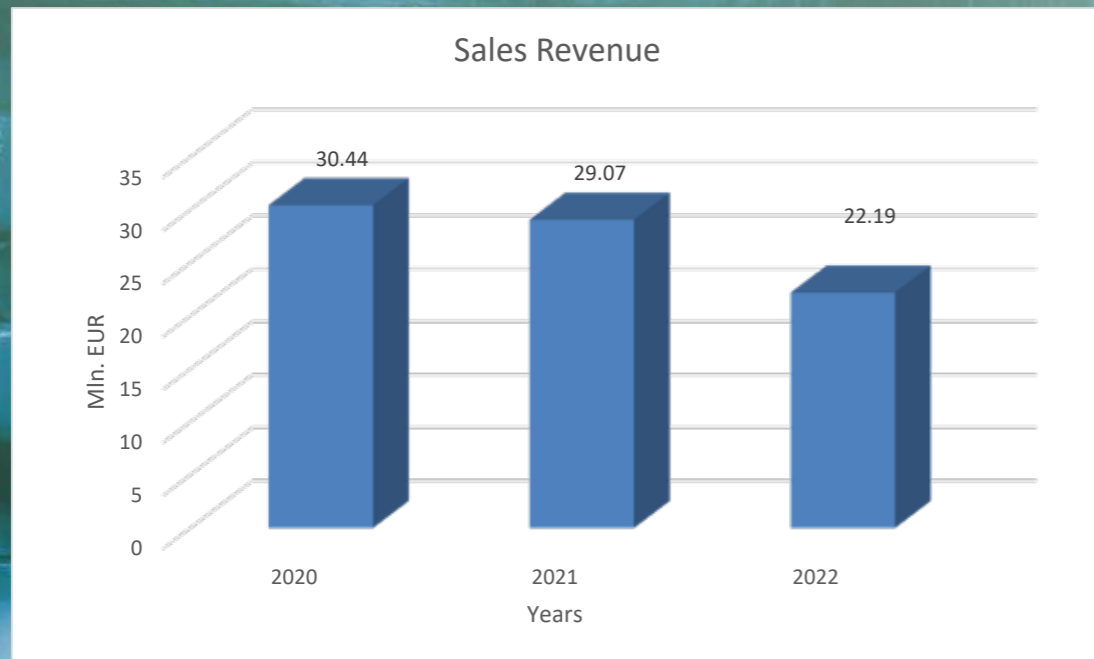
In order to meet the highest quality requirements and keep on the cutting edge, the Group makes use of advanced innovative technologies in compliance with ISO20000 and ISO27000 standards.

To meet customer and partner requirements and expectations, the Group ensures that only safe, high-quality, environmentally friendly products are developed and manufactured, and that all activities are conducted in strict accordance with national and international regulatory requirements. The aim is to ensure responsible behavior in the field of human rights, environmental protection, business ethics with suppliers and contractors, so that we can consistently pursue the principles of sustainability at every stage of our operations.

All our suppliers and contractors must undertake the requirements of national law, including European Union law, the International Labor Organization and the United Nations Conventions.
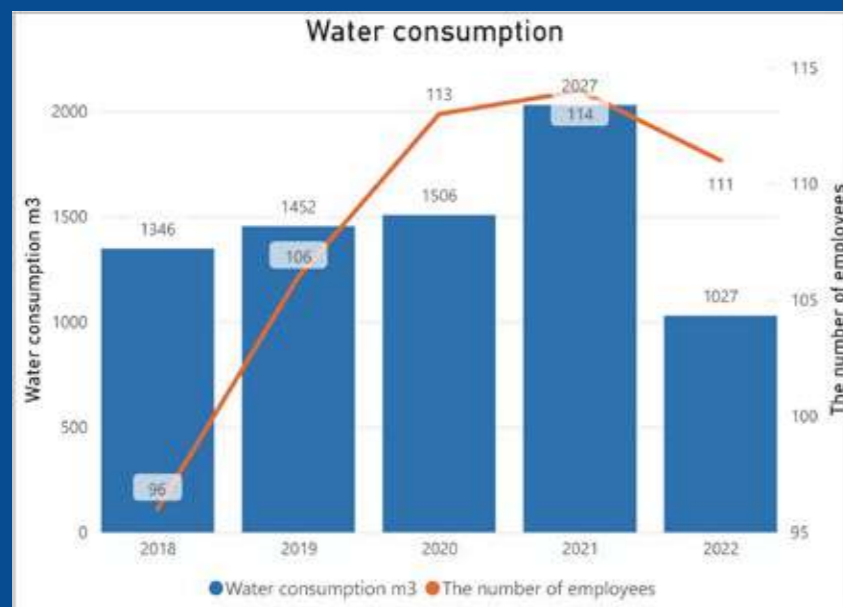
Financial indicators

Sales Revenue

Years	Mln. EUR
2020	30.44
2021	29.07
2022	22.19

Profit and loss statement

	2020	2021	2022
Gross profit	2.78	4.1	3.21
Profit before tax	1.48	2	0.67
Net profit	1.43	1.98	0.67
EBITDA	1.63	2.12	0.35

Non-financial indicators
Penki Kontinentai Group

Waste of an enterprise group 2021-2022, KG

Category	2021	2022
Metal	8600	840
Plastic	2056	900
Paper	640	1575
IT equipment	187	316

Year ● 2021 ● 2022

Water consumption

Year	Water consumption m3	The number of employees
2018	1346	96
2019	1452	106
2020	1506	113
2021	2027	114
2022	1027	111

● Water consumption m3 ● The number of employees

Water consumption	2020	2021	2022
Water consumption m3	1506	2027	1027
The number of employees	113	114	111

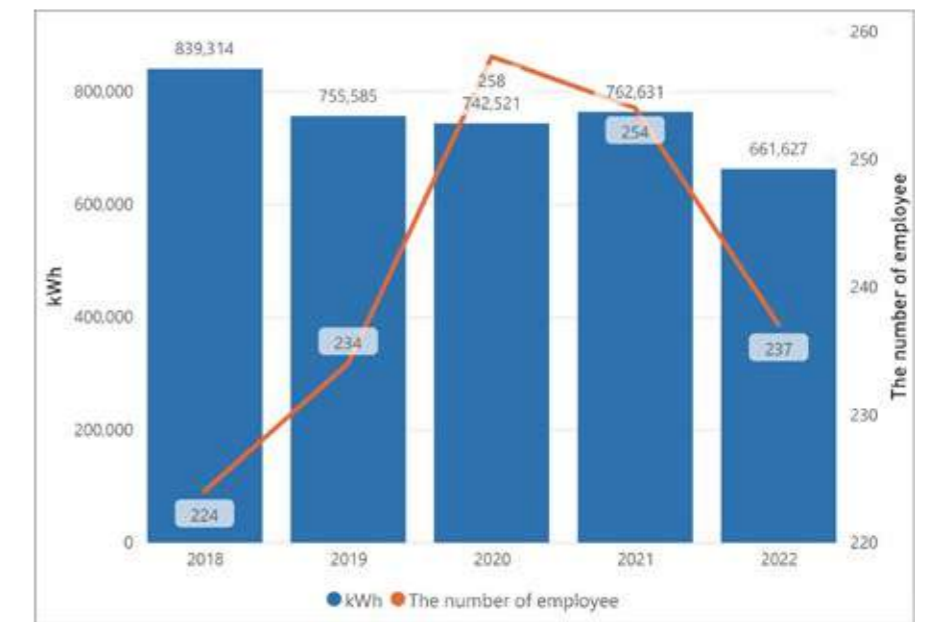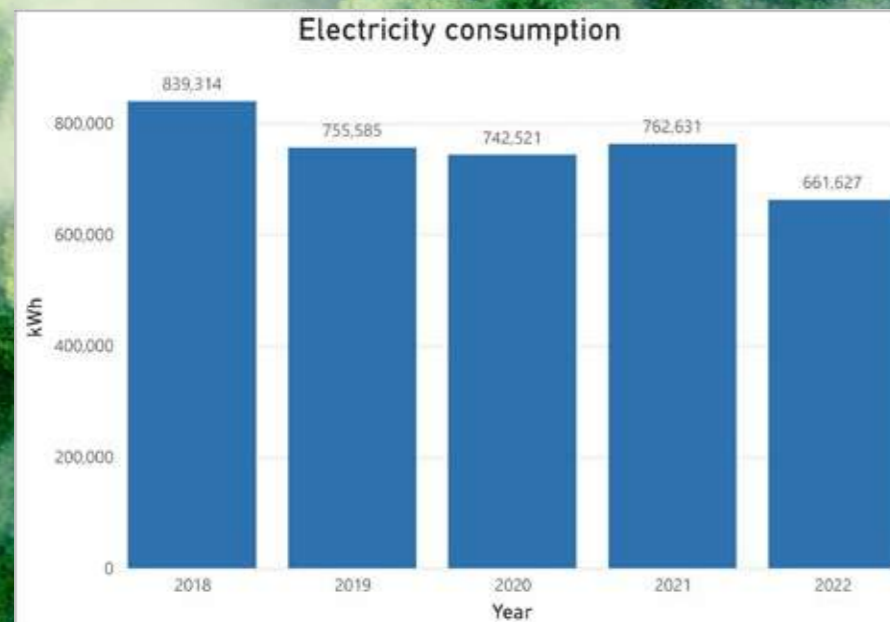# Non-financial indicators
Penki Kontinentai Group

Electricity Consumption	2020	2021	2022
Electricity consumption	742,521	762,631	661,627

Electricity Consumption	2020	2021	2022
Electricity consumption	742,521	762,631	661,627
The number of emplyees	258	254	237

Non-financial indicators
BS/2

BS2
Penki kontinentai group

BS/2 Electricity Consumption	2020	2021	2022
Electricity consumption	408,210	419,265	357,972
The number of emplyees	113	114	111

BS/2 waste by type 2021

- 1.72%
- 18.96%
- 79.31%

Waste type
- IT equipment
- Metal
- Plastic

BS/2 waste by type 2022

- 15.37%
- 43.77%
- 40.86%

Waste type
- IT equipment
- Metal
- Plastic

BS/2 waste 2021-2022, KG

- Metal: 8600 / 840
- Plastic: 2056 / 900
- IT equipment: 187 / 316

Year ● 2021 ● 2022

BS2
Penki kontinentai group
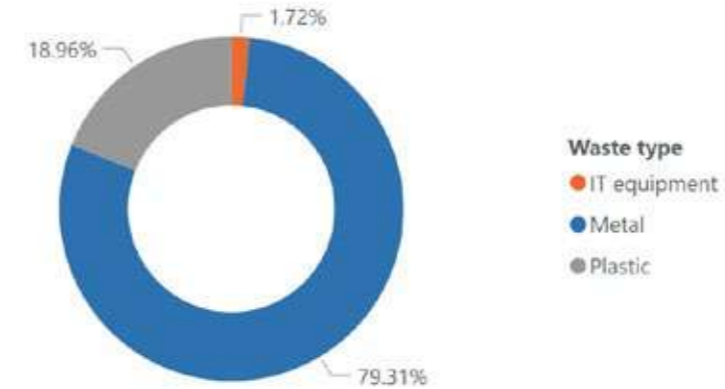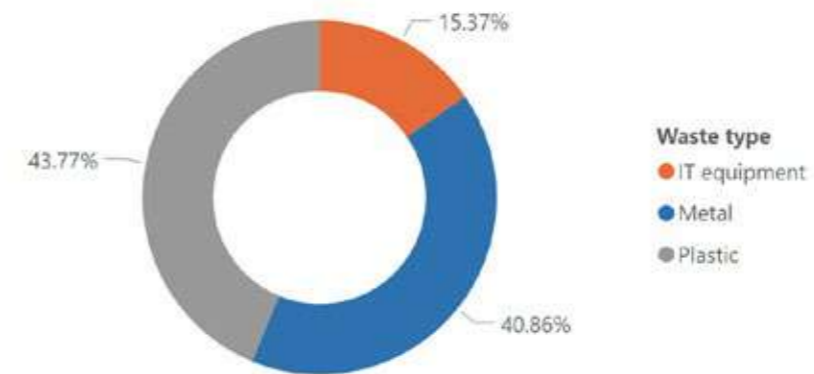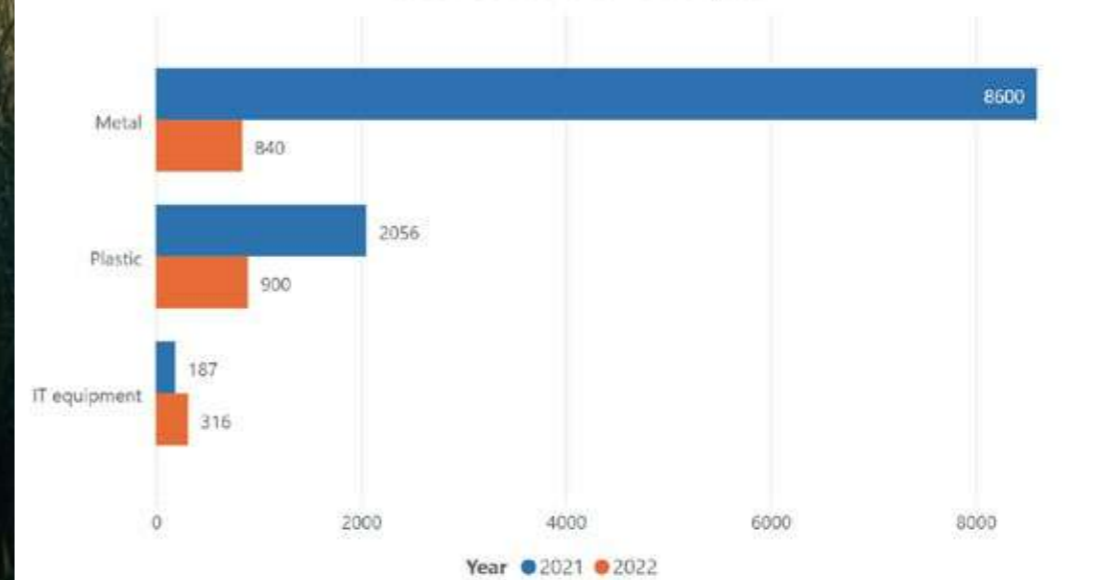
Non-financial indicators
BS/2

BS/2 Carbon footprint	2020	2021	2022
Total annual CO_2 emission from vehicles, t	49.5	53.6	59.0
Average CO_2 emission g/km	122	122	122
Average fuel consumption, l/100km	6.63	6.56	5.78

Average fuel consumption, l/100km

2018	2019	2020	2021	2022
7.19	7.38	6.63	6.56	5.78

CO_2 emmision from company vehicles

	2018	2019	2020	2021	2022
Total annual CO_2 emission	46.34	59.81	54.01	54.03	59.02
Average CO_2 emission g/km	130.05	124.59	123.70	121.79	121.81

● Total annual CO_2 emission from vehicles, t ● Average CO_2 emission g/km
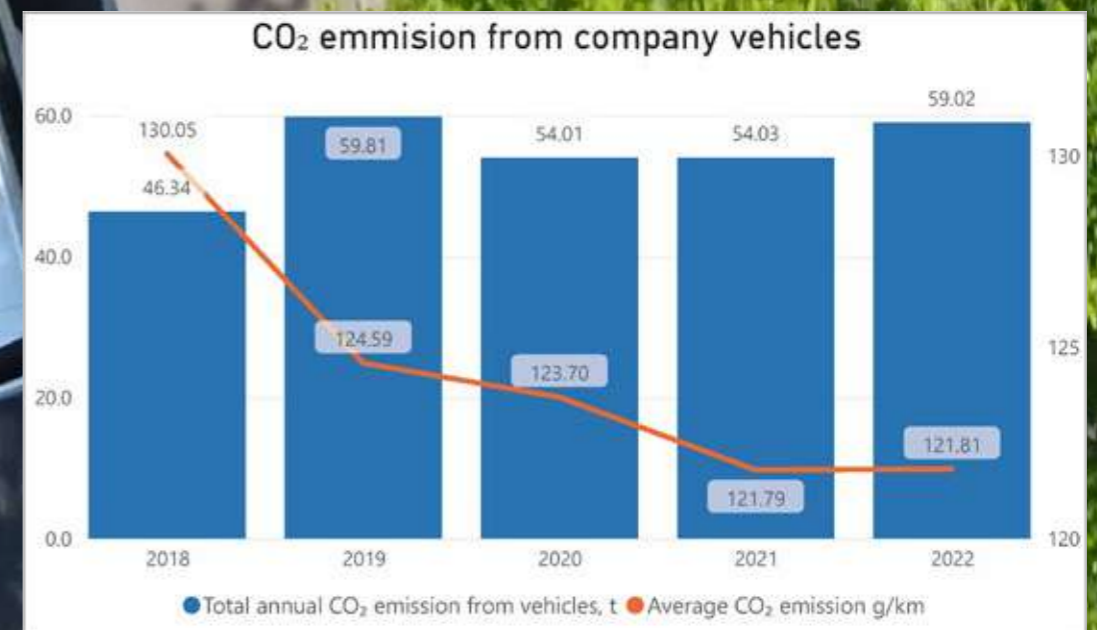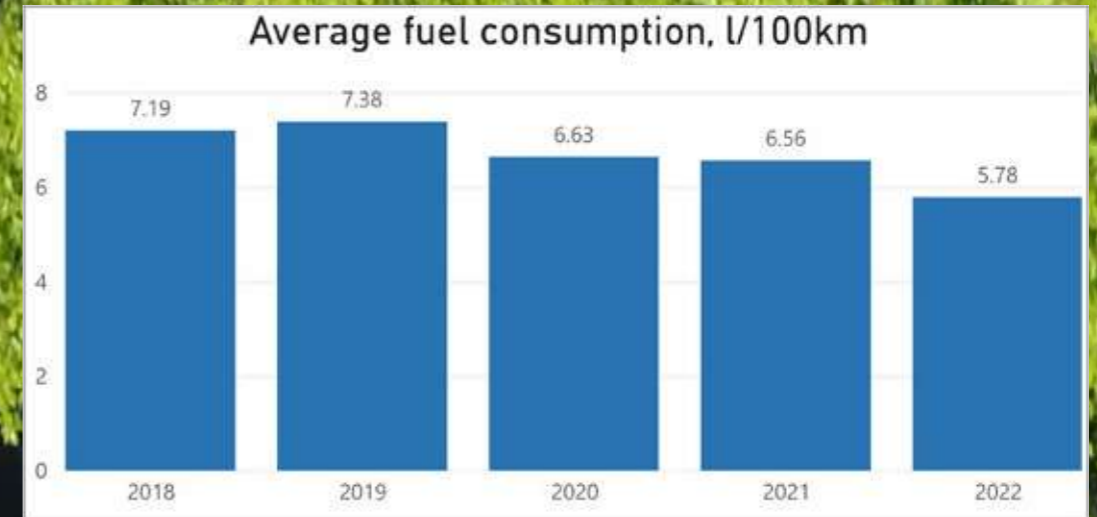
Contribution to sustainability

Since humanity's footprint on nature is often being discussed, businesses are actively participating in the processes promoting sustainability. This is not only reflected in the services or products offered to the market but in the internal processes of the company as well. Organizations that choose a sustainable path not only shape their business strategy, but also make a significant impact on their partners, suppliers, and customers by requiring them to meet the same sustainability standards.

Penkių kontinentų bankinės technologijos is constantly improving its business processes to make them as environmentally friendly as possible. Our sustainability responsibilities, as well as those of our partners and suppliers, are defined in the Company's Sustainability Policy. In our internal and public reports, we use clearly defined KPIs - key environmental, social and corporate performance indicators with a strong focus on compliance with our suppliers' performance audits.

Corporate Social Responsibility Policy

in the protection of the environment and employee care

As part of our social responsibility policy, we are constantly looking for solutions to streamline document management processes, not only by saving human resources but also by eliminating paper consumption as much as possible.

In 2021, the Microsoft Power BI platform was implemented in the Penki Kontinentai group, which through the previously launched human resources management model „Vikarina savitarna" (Vikarina Self-Service) allowed to digitize employees' personal files in all countries of the group, thus minimizing paper resources.

Key benefits:

- More efficient management of finance, sales, HR and other performance indicators.
- Reducing paper consumption, conserving natural resources.
- Centralization of the employee data.
- Faster and more modern personnel administration process.
- Ability to manage personnel documents remotely.
- Saving time on obtaining and submitting personal and personnel data.
- Increasing the speed and quality of HR services, minimization of errors.
- More efficient management of information linked to the creation of the personnel motivation system.

With the introduction of quarantine in the country and the continuation of remote work, another communication channel was created in 2021 - a closed Facebook group, where employees could discuss informal topics, share their work-from-home experience with colleagues. In order to improve the emotional health of employees, they were involved in various creative video projects.

The Group feels responsible not only for the implementation of social policy in its companies but also for sharing its experience with the public. In 2021, a representative of the Group participated in the discussion "Social Responsibility: Fashion or Duty?" organized by Žinių radijo.

Each employee also contributes to the creation of value for the Group. It depends on personal qualities, knowledge, and skills. The Group invests in employee motivation and education by creating a favorable work environment and internal climate. Anonymous surveys are organized annually to conduct a study of the internal climate in the Group. After the analysis of survey results, we create a plan for improving the internal climate and working conditions of the Group.

The Group employs people of all ages, professions, and hobbies. Such diversity is useful because the older generation can convey the experience to young people, and the younger bolder generation brings in innovative ideas.

Employees and their value for the Group

Employee motivation iscreated by:

- ensuring safety and comfort at work There are plenty of leisure areas in the group's building where employees can relax, play games and read;
- creating a cozy, artistic environment;
- ensuring the health of employees The office is full of art from all over the world. In addition, the Group has two operating art galleries where employees can work, hold meetings or simply spend their free time;
- providing opportunities to expand their knowledIn the Group's library, employees can find more than 20 000 books of various genres, majority of which is professional literature. New books are constantly added to the library as required. The group is implementing an employee training promotion program that aims to increase the level of employees' qualifications, develop existing competencies, increase work efficiency, as well as to promote the professional growth of promising employees. Under this program, taking into account the complexity of training, courses, examinations, the importance of the acquired qualification certificates for the company's operations, employees are granted additional monthly bonuses; The group motivates employees to seek knowledge and acquire higher education by encouraging them with one-time bonuses;
- creating active communication between employees, exchange of knowledge, constant feedback between managers and subordinates;
- creating conditions to change employees' work activities - to climb the vertical or horizontal career ladder Employees are informed about open job positions in the Group on the company's internal page. Internal candidates always have priority over external candidates;
- organizing informal leisure for employees.

Social responsibility in relations with employees

We implement innovative management and reward systems, giving every employee the opportunity to develop personal, professional, and general competencies. We respect human rights and ensure personnel safety in the workplace. We pay attention to each employee by organizing various training, corporate events, and promotions. We maintain practical and ethical work relationships as well as avoid discrimination, harassment, insults, and other acts degrading human honor and dignity. Health protection, prevention of occupational disease, and promotion of physical activity are our priorities.

The Group cooperates with Lithuanian educational institutions. We create conditions for university and college students to apply the theoretical knowledge acquired in a scientific institution in practice. In 2021, 10 students completed an internship. After the internship, three of them stayed to work in the Group.

Our employees speak more than 10 languages. We are a multicultural Group.

We respect the cultures and traditions of different nations. The group has employees from different countries who speak more than 10 different languages - Lithuanian, Latvian, Estonian, English, Ukrainian, Russian, Belarusian, Azerbaijani, Uzbek, Kazakh, Georgian, Kyrgyz, and more.

The majority of employees speak several foreign languages, so the linguistic diversity in our offices is really wide.
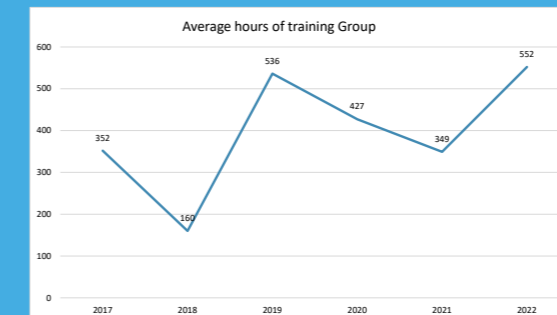
We are also open to young people that want to improve, learn and develop their competencies. We support the youth by giving them the opportunity to complete a voluntary practice or by providing free use of our office space for the development of personal projects. In 2021, a voluntary internship was completed by 6 young people. One of them stayed to work for the Group.

It is important for us that students who complete the internship at our company acquire knowledge not only about the subject they are studying but also about the company activities and possibilities of work, which will allow them to develop as specialists. That is why interns, same as trainees, are invited to participate in the event "New employee hour" organized by the Group.

Professional and personal development

Our Group promotes professional and personal development of the employees. Library, where you can find professional, psychological and fiction literature, is open for almost 30 years. Its resources are constantly updated with new books to meet the needs of staff.

Improving the competence of employees

The Group approved the Procedure for Professional Development, according to which each employee (who has worked for at least 6 months) or his direct manager has the right to initiate specialized training, participate in advanced programs, conferences, seminars, exhibitions at the expense of the Group. Group training is organized for all employees at least once a year.

Employees, who show labour activity and initiative, as well as those who care about professional growth (after graduation and confirmation of certificates), are motivated by receiving additional wages.
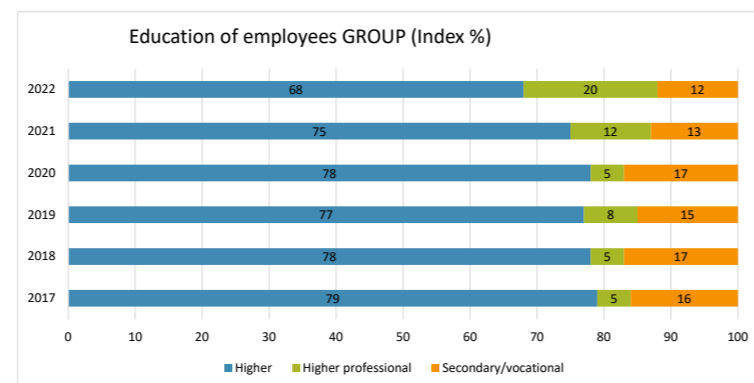
Employees

Integration of new team members

All relevant information about the Group, its structure, activities, management, brands, work organization, and others are being published and constantly updated on the internal network (INTRANET). New employees receive company booklet where all needed facts are presented in a simple, short, clear, and visual manner.

Also, several times a month, office excursions are organized for newcomers. Employees are introduced to the work of the Group. Leisure and sport spaces, library, canteen are shown to them also.

260+
employees of
Penki Kontinentai Group
work in Lithuania

worldwide
480+

Education of employees GROUP (Index %)

Year	Higher	Higher professional	Secondary/vocational
2022	68	20	12
2021	75	12	13
2020	78	5	17
2019	77	8	15
2018	78	5	17
2017	79	5	16

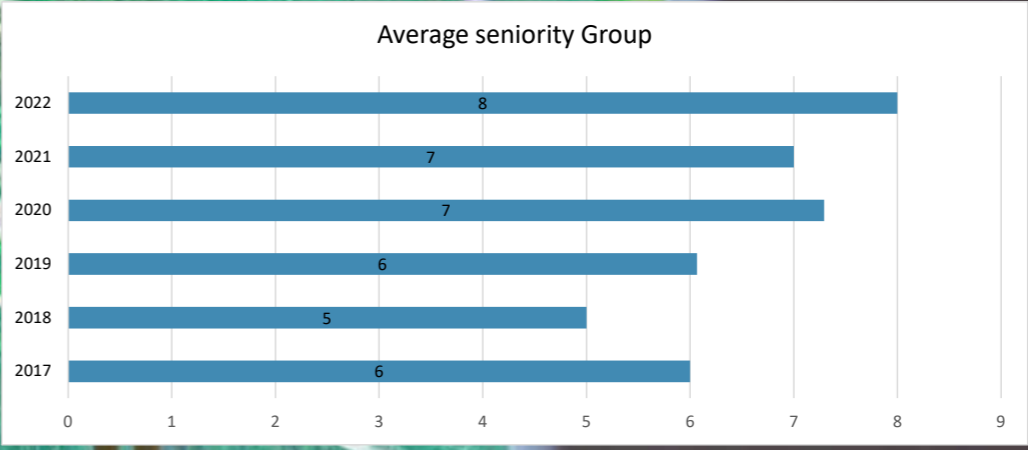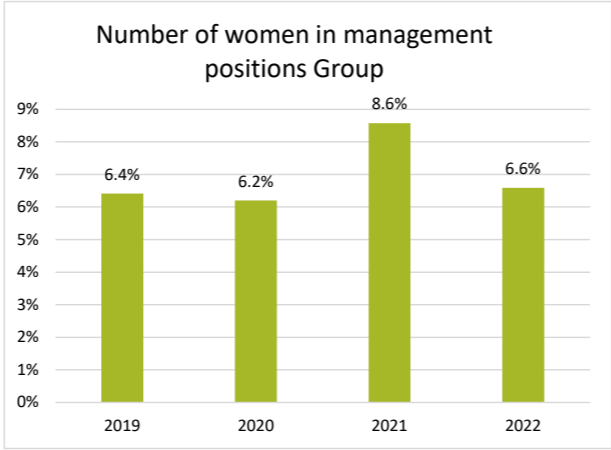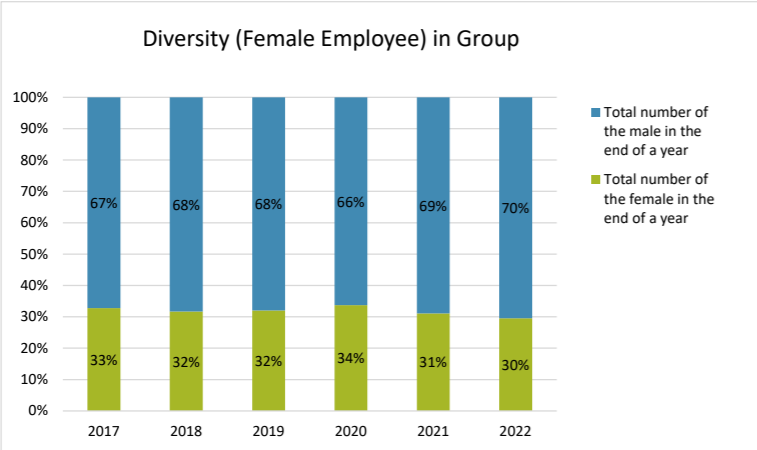■ Higher ■ Higher professional ■ Secondary/vocational

Employees

Labor and Human Rights

The Group complies with all laws of the Republic of Lithuania that ensure the protection of employees' rights. In 2019, Penki kontinentai and Penkių kontinentų komunikacijų centras have established Labor Councils, which represent the interests of employees.

The Group promotes gender equality by ensuring equal rights and opportunities for women and men. Equal distribution of responsibilities, access to resources, benefits, services, and equal participation in all processes and areas.

Areas of expertise, where work female

Diversity Gender	IT product development	HR management	Customer service	Finance, Accounting	Logistic	Warehouse management	Office service	Change management	Project management	Communication management	Sales Management	Marketing	Legal affairs Compliance	IT systems maintenance	IT service maintenance	Network service	Business development	Corporate management
Male	YES		YES	YES	YES	YES		YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Female	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES					

Diversity (Female Employee) in Group

	2017	2018	2019	2020	2021	2022
Total number of the male in the end of a year	67%	68%	68%	66%	69%	70%
Total number of the female in the end of a year	33%	32%	32%	34%	31%	30%

Number of women in management positions Group

2019	2020	2021	2022
6.4%	6.2%	8.6%	6.6%

Average seniority Group

Year	Value
2022	8
2021	7
2020	7
2019	6
2018	5
2017	6

Employee Indicators
in Lithuania

Penki Kontinentai Group employees

	2021 Quantitative figure	2022 Quantitative figure
Total number of employees at the end of the year	254	237
Total number of female employees at the end of the year	79	70
Total number of male employees at the end of the year	175	167
Number of women in management positions	7	9
Average age of employees	39	42
Average seniority	7	8
Employees completed self-developement training	79	71
Total hours worked	435333	393197
Average hour of training	349	552

Number of employees by age groups

	2021 Quantitative fig.	2022 Quantitative fig.
Under 30 y.o.	42	40
31-45 y.o.	139	128
46-60 y.o.	56	54
Over 61 y.o.	17	15

Education of employees

	2021 Index %	2022 Index %
Higher	75	70
Higher professional	12	19
Secondary/vocational	13	11

Number of employees by district

	2021 Quantitative figure	2022 Quantitative figure
Šiauliai district	2	2
Panevėžys district	2	2
Klaipėda district	4	4
Kaunas district	5	5
Vilnius district	241	224

Number of employees by age groups Group

Number of employees GROUP
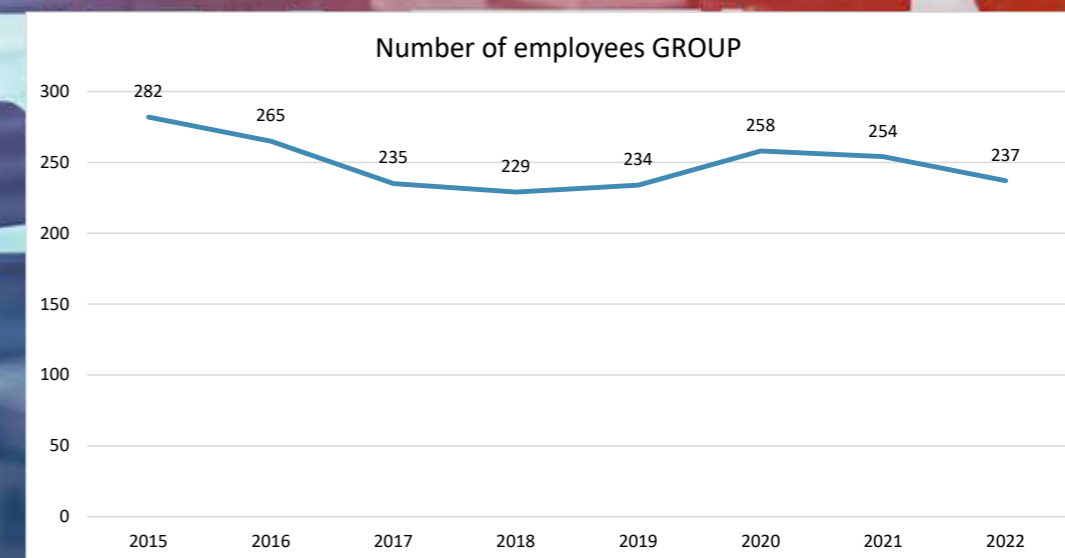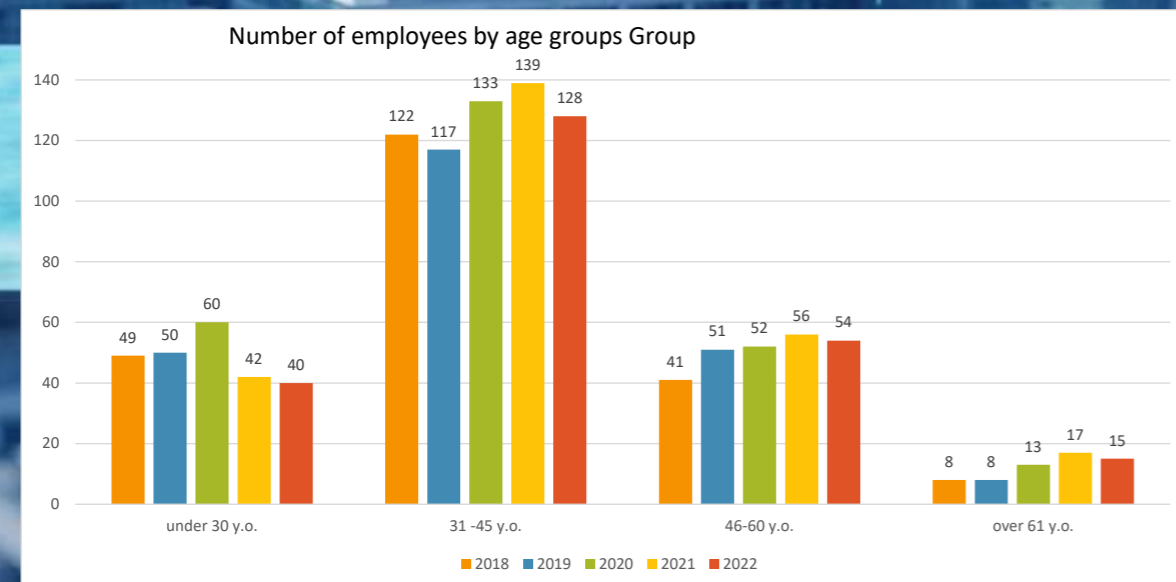
Employee Indicators
BS/2

Employees of BS2

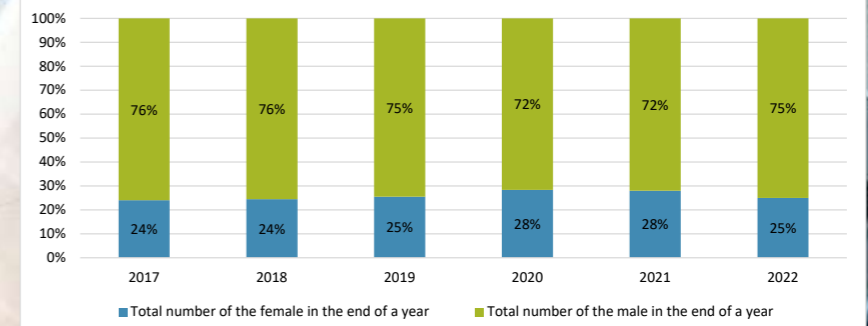| Employees of BS2	2021 Quantitative figure	2022 Quantitative figure
Total number of employees at the end of the year	114	111
Total number of female employees at the end of the year	32	28
Total number of male employees at the end of the year	82	83
Number of women in management positions	8	4
Average age of employees	42	40
Average seniority	7	7
Employees completed self-development training	42	27
Total hours worked	187818	189320
Average hour of training	183	366

Number of BS/2 employees by age groups

Number of BS/2 employees by age groups	2021 Quantitative fig.	2022 Quantitative fig.
Under 30 y.o.	17	16
31-45 y.o.	59	57
46-60 y.o.	32	34
Over 61 y.o.	6	4

Education of employees

Education of employees	2021 Index %	2022 Index %
Higher	73	77
Higher professional	12	13
Secondary/vocational	15	10

Diversity (Female Employee) in BS2

Year	Female	Male
2017	24%	76%
2018	24%	76%
2019	25%	75%
2020	28%	72%
2021	28%	72%
2022	25%	75%

Total number of the female in the end of a year
Total number of the male in the end of a year

Number of employees by age groups BS2

	2019	2020	2021	2022
under 30 y.o.	18	23	17	16
31-45 y.o.	54	56	59	57
46-60 y.o.	23	28	32	34
over 61 y.o.	3	6	6	4

Education of employees BS2

Year	Higher	Higher professional	Secondary/vocational
2022	77	13	10
2021	73	12	15
2020	79	5	16
2019	78	5	17

BS/2 employees

2015	2016	2017	2018	2019	2020	2021	2022
105	103	100	98	106	113	114	111

Response to the coronavirus pandemic

As the COVID-19 pandemic continues in 2021, the preventive actions that we started in 2020 will be continued in the Penki Kontinentai group.

Within the group:

1. All employees are constantly promptly informed about the changing conditions of the COVID-19 pandemic in the Republic of Lithuania and the isolation procedure by e-mail and the internal intranet website, which has a separate section with constantly updated information about the Lithuanian Government decisions and mandatory employee behavior within the group.

2. We ensured that not only our workers but also their families were provided with protective masks.

3. When employees come into contact with COVID-19 carriers, employee testing is performed at the company's expense using one-time tests and PCR in cooperation with the research laboratory.

4. All group employees and guests are allowed to enter the building only after sanitizing their hands and measuring the temperature using a smart non-contact thermal scanner, as well as wearing protective masks covering their mouth and nose.

5. Meetings and interactions are conducted in full compliance with security requirements.

6. Hybrid form of work was successfully applied to the workplace, depending on the situation, employees either work remotely or in the office.

Percent of employees tested in 2020 — Number of tests: 36%, Found COVID-19: 9%

Employees on remote work in 2020 — BS2: 65%, Group: 55%

Within the group:

1. The Penki Kontinentai Group continued supplying Santaros Clinic, Vilnius University Clinic, Antakalnis Clinic, Center Clinic, Vilnius District Clinic, and Kaunas Medical University Clinical Hospital with non-contact hand sanitizer dispensers as it was done in 2020.

2. Guests and employees of the Customer Service Center of Vilnius City Municipality measure their temperature with a non-contact thermal scanner that was installed free of charge in 2020 by BS/2.

3. At the end of 2021, ASHBURN International, which belongs to the Penki kontinentai group, in cooperation with SEB and Citadele banks, offered merchants from the Baltic region smart Android-based POS-terminals that not only accept cashless payments but also have the ability to scan QR codes of national and EU COVID-19 certificates.
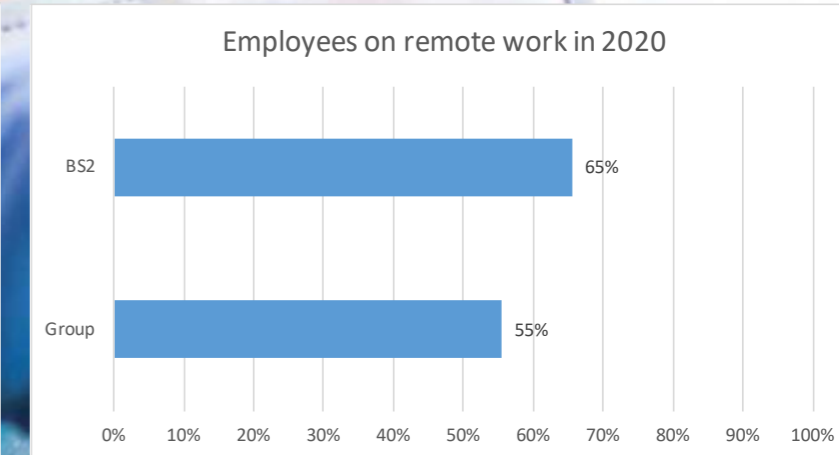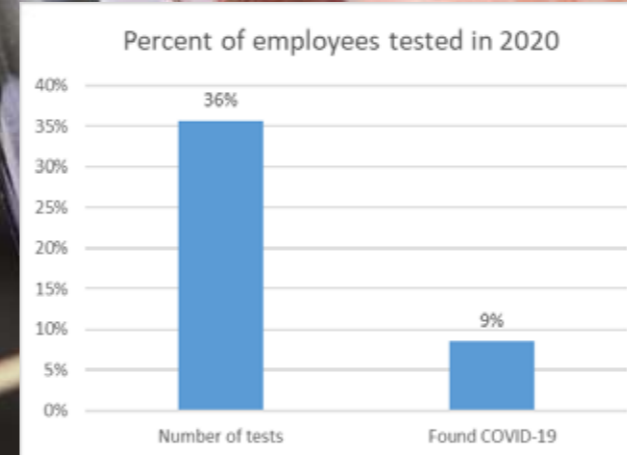
Residents of Vilnius, when visiting the Unified Customer Service Center of the municipality, can evaluate the benefits of a new device offered by the Penki Kontinentai Group. The stationary temperature detection terminal is installed in the reception room of the municipality. Penkių kontinentų bankinės technologijos (BS/2), a member of the Penki Kontinentai Group, represents on the Lithuanian market the body temperature detection terminal. A complete inspection is done in seconds, without physical contact with high accuracy and in privacy.

Support for Ukraine

BS/2 contributes to projects aimed at supporting Ukrainians. We are pleased to offer employment opportunities to people from this country who have sought asylum in Lithuania. The company has recruited five Ukrainian employees, assisted their families with settling in Vilnius, and helped their children find schools and kindergartens.

Also, we helped Karina Gasanova, a teenage girl from Ukraine, fulfill her dream. She came to Vilnius from Ukraine with her mother and younger sister.

Before the war broke out, Karina was preparing to compete in the Ukrainian cheerleading competition, but fate took an unexpected turn. In 2023, she represented Lithuania at the European Match Dance Championships, winning gold and silver trophies (1st place in the duet and 2nd place in the team competition)! BS/2 sponsored her trip, helping make this victory a reality. In November 2023, Karina will be attending the World Match Dance Championships in Japan.

She is not only an athlete but also teaches team of younger girls (8-12 years old), who earned the 2nd place medal at the Lithuanian Championships.

Cheerleading is a sport from the US that requires physical fitness, endurance, and willpower. To achieve her desired result, Karina trains with the team at least four days a week. She also performs exercises in the BS/2 gym, in the company where her mother works.

In the summer of 2023, BS/2 provided support to Karina and two other Ukrainian girls attending a gymnastics and ballroom dance camp. Besides improving her own skills, Karina helped train the younger girls.

Health and safety
at work

Group encourages its employees to lead healthy lifestyle and do sports.

Following the 2020 COVID-19 pandemic, which restricted people's access to gyms, the Penki kontinentai group organized remote group training for its employees to take care of their health. The workouts took place successfully in 2020-2021.

Workplace was equipped with:

- Gym with a treadmill, trainers, lift weights and other sport equipment.
- Sport space where employees can spend their free time (on breaks or after the work) while playing table tennis, airhockey or darts. Several times per week crossfit and callanetics workouts lead by a professional trainer Simona Daumantienė take place there.
- Changing room and shower.
- Computer gaming room with a large screen, game console and computer games collection which is constantly added up.

The design of leisure facilities is focused on quality, comfort and convenience. Bright, moody colors were chosen for the walls for the spaces decorated with paintings, sculptures and other contemporary works of art.

Penki Kontinentai employees take care not only of their own health but also of others. A blood donation day was held at the office of the company, during which several dozen employees voluntarily donated blood.

According to the staff of the National Blood Center, if there were no blood donation campaigns in companies and other institutions, there would be a constant shortage of blood in hospitals.

Mass participation in sports events

The group encourages its employees to participate in mass sports events by paying the registration fees.

In 2023, the Penki kontinentai group traditionally sponsored the run to the Europa skyscraper. Employees of the group took an active part in the event - 20 challenging running enthusiasts successfully crossed the 31st floor in less than 9 minutes.

Every year since 2013 BS / 2 has been financially supporting the international tennis tournament of banks and financial institutions "BFI Cup". Besides, BS/2 administers the dedicated website http://bficup.bs2.lt. In 2022, more than 50 representatives of Lithuanian financial institutions, as well as employees of the Penki Kontinentai Group, competed in the tournament.

Social Relations and Support

At BS/2, social responsibility is more than just a buzzword it is a fundamental part of our values. As a company, we believe in giving back to our community and supporting those in need.

One of the ways we do this is by supporting the Lithuanian Welfare Society for People with Intellectual Disability "Viltis". We financially support the care center and take immense pride in supporting such a vital organization and its work. The care center has hosted a neighborhood and friendship celebration in Vilnius for over a decade.

At the end of May 2021, the Penki Kontinentai group joined the DUOday initiative of the social employment agency SOPA. The goal of the initiative is to create the right conditions for people with disabilities to integrate into society, to feel significant and to try various jobs. A person with a disability and an employee of the company spend one working day together forming a duet (DUO). This provides an opportunity for a person with a disability to try out the usual tasks of employees.

Employees of the group welcomed the initiative positively, did not run away from responsibility, and managed to interact with those who especially lack communication and support.

Social initiatives

The aim of the social initiative Kavos galia ("Power of coffee") is to integrate people with intellectual disabilities into the community and to develop public awareness that a person with a disability is an equal member of society. Kavos galia campaign is not only about selling coffee but also about the POWER of community, the acquaintance with people with intellectual disabilities, and their POWER.

From 2019, several times a year, a Kavos galia car visits the Penki Kontinentai building with a coffee machine, which is used by people with intellectual disabilities to make coffee. Employees of Penki Kontinentai actively participate in this campaign by having coffee and socializing.

The Penki kontinentai group had won the most community-friendly company among big corporate nominations.

This nomination was recommended to the Penki kontinentai group by the Viltis ("Hope") community. "We have been working with Penki kontinentai for over a decade now. The company always participates in our annual events and helps us organize campaigns that promote the reduction of social exclusion of people with intellectual disabilities. Most importantly, we receive not only financial but also emotional-social support. That is why we just could not miss the opportunity to offer Penki kontinentai as a nominee for the Responsible Business Awards", said the head of Viltis, Dana Migaliova.

In the summers, the Communication department organized eco-picnics during which employees would meet each other in the public spaces of Vilnius for informal communication. The main condition of the eco-picnic was to travel there by an environmentally friendly vehicle: by bike, scooter or on foot.

Every autumn, on the occasion of World Wildlife Day, the company organizes a Day with a pet. The celebration aims to draw public attention to pets, their proper care and treatment. On that day, employees are invited to come to the office with their pets and spend a full day there with them. During the event, employees are invited to get a closer look at individual animal species or breeds, to get a lot of useful information about their behaviour and needs. A day with a pet benefits employees not only from an educational point of view but also socially. Animals encourage closer communication between colleagues and help build better relationships with each other.

Work environment

Actions we take to reduce the environmental impact of products and services.

All workplace hygiene facilities are equipped with automatic light motion sensors to reduce electricity costs. Company grows constantly, but electricity consumption remains the same.

Employees are encouraged to arrive at the workplace using environmentally friendly means of transport - bicycles, scooters. Special parking stands are installed.

Every year, we take part in the International Car Free Day when employees are encouraged to commute by public transport or other means of transport. Those who have joined the campaign receive small gifts.

We recycle and sort household waste. Used batteries are collected and then recycled as improperly thrown out batteries can be harmful not only for the environment but also for human health.

We seek to cut paper consumption by reducing the font size of the text and printing on both sides of the paper. Before printing documents, employees are encouraged to consider whether it is really necessary. A reminder is also included at the end of the email letter:

Think about nature protection before printing this letter

At the end of the work, we turn off all devices. Hygiene rooms are equipped with automatic light sensors.

Work safety

The Group follows the General fire safety rules approved by the Fire and Rescue Department under the Ministry of the Interior Affairs.
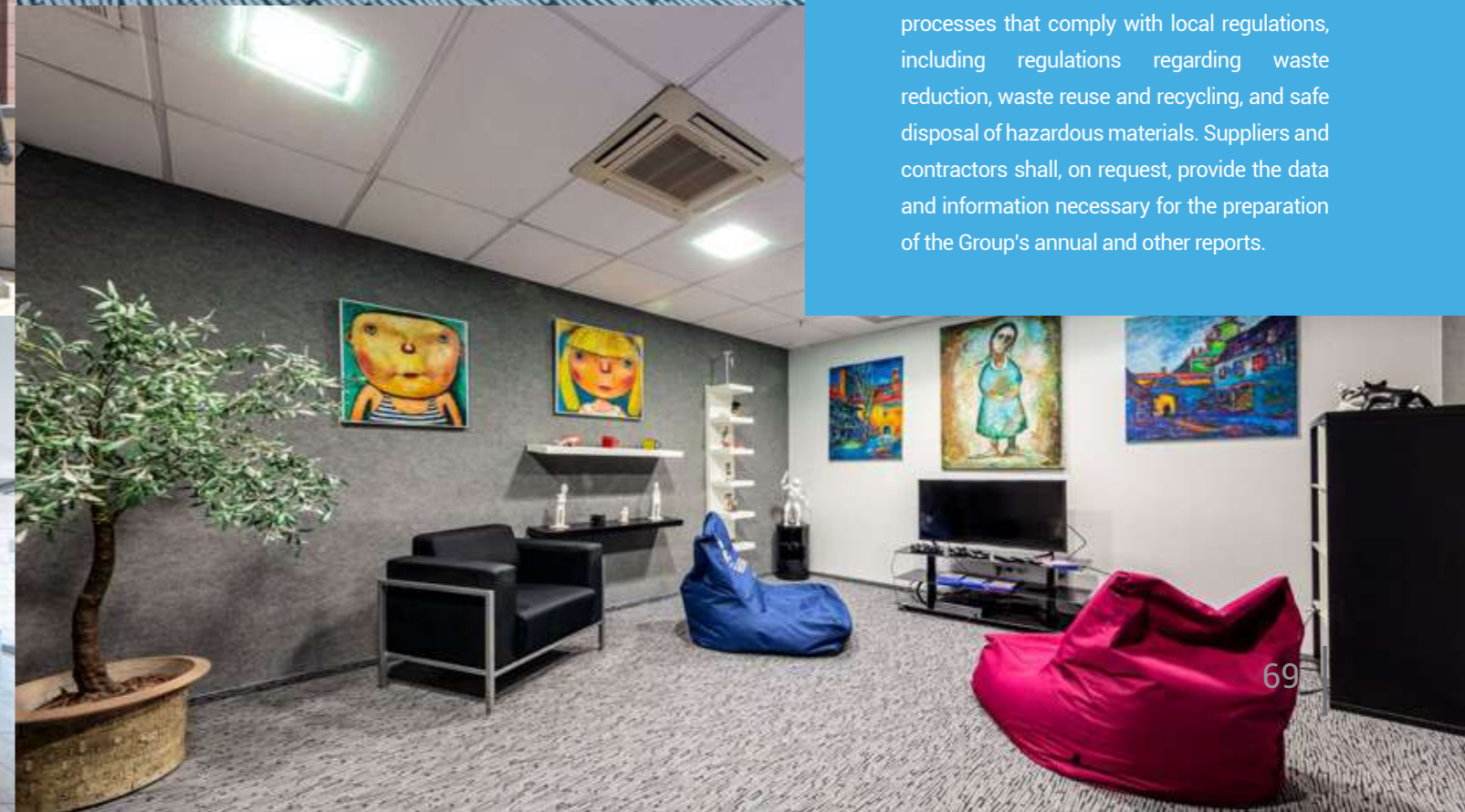
Environmental protection

Suppliers and contractors seek to comply with effective environmental policies at all levels of the Group and conduct actions in order to protect the environment and reduce pollution. Priority is given compliant goods, products, materials that do not contain prohibited substances and which do not exceed the permitted levels of legal substances.

It is required to comply with all environmental laws, regulations, and local laws that pertain to the environmental aspects of the organization.

Suppliers and contractors should implement processes that comply with local regulations, including regulations regarding waste reduction, waste reuse and recycling, and safe disposal of hazardous materials. Suppliers and contractors shall, on request, provide the data and information necessary for the preparation of the Group's annual and other reports.

Corporate Social Responsibility
Progress Report

Content of report and aspects of limits

The content of the report is presented taking into account the long-term business strategy of the Penki Kontinentai Group, its current policies, and various key aspects.

Environmental protection indoors

Important aspects	Employers	Coverage	
		Society	Authorities in charge
Electricity and water saving	+	+	+
Waste sorting and recycling	+	+	+
Operational efficiency and transparency	+	+	+
Operative informing and problem solving	+	+	+
Fire safety at work	+	+	+

Social domain

Key aspects	Coverage	Group impacted
Economic efficiency	Within and outside	Possessor
Market	Outside	Customers, partners
Products and services	Within and outside	Employees, customers, partners
Education and training	Within and outside	Employees, customers, partners, society
Non-discrimination	Within and outside	Employees, customers, governors, partners, society
Health promotion	Within and outside	Employees, customers
Partnerships in CSR projects	Within and outside	Employees, customers, society

Stakeholder engagement

The Group aims to communicate and collaborate closely with all its stakeholders in order to identify their needs and expectations, and to develop future technologies together.

Groups of directly cooperating individuals	Society	Regulatory authorities
Private clients	Educational institutions	Government of the Republic of Lithuania
Business clients	Students	Police of the Republic of Lithuania
Partners	Vilnius city municipality	State Tax Inspectorate
	Non-governmental organizations	Public Procurement Office
	Communities of people with special needs	ATMIA
		Lithuanian Business Confederation

Reporting period

The report provides the Group data for 2020-2022 as well as previous information that the Group manages and operates.

Reporting frequency

The report is drawn up, reviewed and supplemented each year.