The protracted crisis in the major financial centers, and chronic military and political instability in certain parts of the planet have significantly reduced external pressure on the local markets.

The tasks of unrestrained and aggressive globalization are yet remained as unfulfilled. The «copy-and-paste» strategy in the economy model deployment was miserably failed. The local markets were much more stronger than expected by supporters of the aggressive expansion of global trends, the main objective of which was a simple unification of consumers in all corners of the earth regardless of their historical, cultural and religious differences.

The real economy was not lost in the shadow of the speculative business preheated by the multi-billion dollar investments. Once again it proved that remains as a basic form of economic activity of the present mankind despite reckless attempts of the new generation stockbrokers.

Scientific and technological progress does not create a new economy form and even does not made an effect of the fundamental changes. The rapid development of technology and especially IT in the recent decades just evolved and modernized the traditional tools of economic activity.

The Cash was not disappeared from the daily turnover as it was expected by the "high financial authority" in the recent past. Moreover the turnover of cash is annually increasing 8.9% in according professional studies in the 30 most developed countries ("U.S. Mobile Payments: Do They Disrupt Cash?" - ATM Industry Association). According to the statistics data of September 2014 the turnover of cash in a such advanced and exemplary country like Germany is achieved up to 82% ("Consumer Cash Usage: A Cross-Country Comparison with Payment Diary Survey Data" - Federal Reserve Report). Surely, this indicator can not be less than in the new developing markets.

Share of cash transactions (2013)
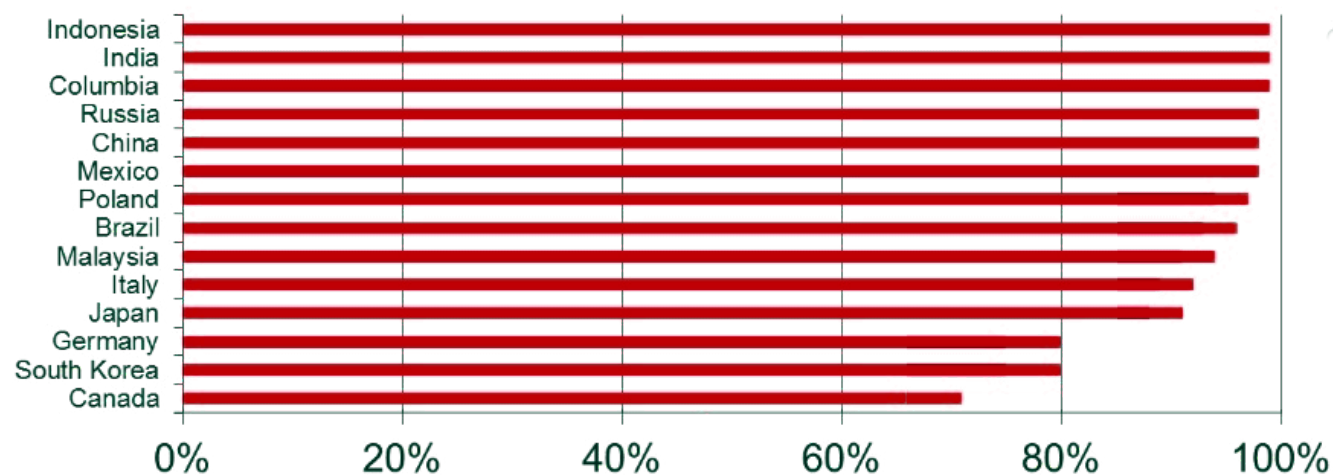
Global Payments Map

Any promotion of the goods and services in domestic markets must take into account real demands of the local people. Only the local product or service can be fully demanded by the domestic market.

Currently the domestic markets are extremely in need of real goods and services. The social trust reserves are so restricted to welcome illusory offers.

For a long time the contemporary banking and financial system is unable to meet the needs of those social groups, who prefer to use cash, especially in small and micro-payments fields, because of its historical neglect to cash.

The domestic markets need the vertical distribution of goods and services. The increased mobility of certain social groups as a result of technological development made them badly served.

The technological development has brought to a minimum delays in the supply of goods and services. The current vendors of goods and especially services are in urgent need of real time tools of payment.

It is so important for suppliers to extend timeframes of the traditional payment services. Achieving independence from the labor schedule and provide services outside working hours (late evening, at night, early morning, on weekends and holidays) in the none-stop mode is possible only involving automated high-tech solutions.

The acute employment crisis is forcing society to seek alternative methods of organizing workplaces to prevent catastrophic migration from smaller settlements to larger cities or other countries.

ICAN is a complete solution for the deployment of new generation payment networks. The main objective is a creation of a reliable and efficient infrastructure for full-fledged market relations between customers and suppliers of goods and services in a nonestop and real time mode. As roads and bridges provide uninterrupted vital activity of the economy and create obvious prerequisites for development of the area and the country as a whole, our network of payment points facilitates economic revival in the places, where it operates.

Mission & Responsibilities

As a mediator between participants of the market the company success directly depends on all participants confidence. ICAN is obliged to achieve a complete loyalty of all participants. It is possible if all the basic rules of fair and transparent activities are maximum adhered. Building trust on the part of consumers and suppliers will help improve the public atmosphere. It'll open new prospects for market relations. New products and services will be launched in the market.

ICAN helps to mobile and technologically advanced groups to receive the full range of services, regardless of location and time. However, iCAN does not increase Digital Divide between different social groups, but rather it reduces such inequality because it provides an equal opportunity for broad social groups and segments. Often the availability of payments points for mass consumers is greater than the other, as iCAN is primarily focused on its presence in the popular neighborhoods and other places of mass accumulation.

One of the important mission of iCAN is that the company popularizes ideas of the smart machines and promotes their full and harmonious adaptation as a pioneer of the introduction of automated tools in the economic relations of society.

ICAN promotes technical literacy of society. The simple, intuitive interface of our devices helps customers to quickly master the touch control over the sophisticated devices and move on. As staff (the number may reach tens of thousands), they acquire a very valuable skills that they can apply in other areas, where the computer equipment is widely used.

From a practical point of view, the creation of new jobs is an important task of iCAN. Our business provides a reliable source of income not only for new owners of payment terminals, but also for those who participate in the payment business, or serve it indirectly (equipment suppliers, transport companies, telecommunications, printing and publishing).

As a principled advocate of Win-Win strategy iCAN never seeks success due to the defeat of others. We are deeply convinced that the present business activity which benefits all.

iCAN
instant
CASH ACCEPTANCE NETWORK

SOLUTION

ICAN system is a fully automated hardware-software solution for building networks to receive cash payments and providing a variety of informational and other services. The aim of the system is ensuring a complete interaction between the client devices and the billing system of the service providers in real time mode. As a new generation of payment system iCAN is based on the latest web technologies in recent years. On the other hand it is taken into account a rich and long experience of payment systems in Russia (Cyberplat, OSMP, Rapid, eKassir, QuickPay).
*See "Brief technical Description" section for more information.*
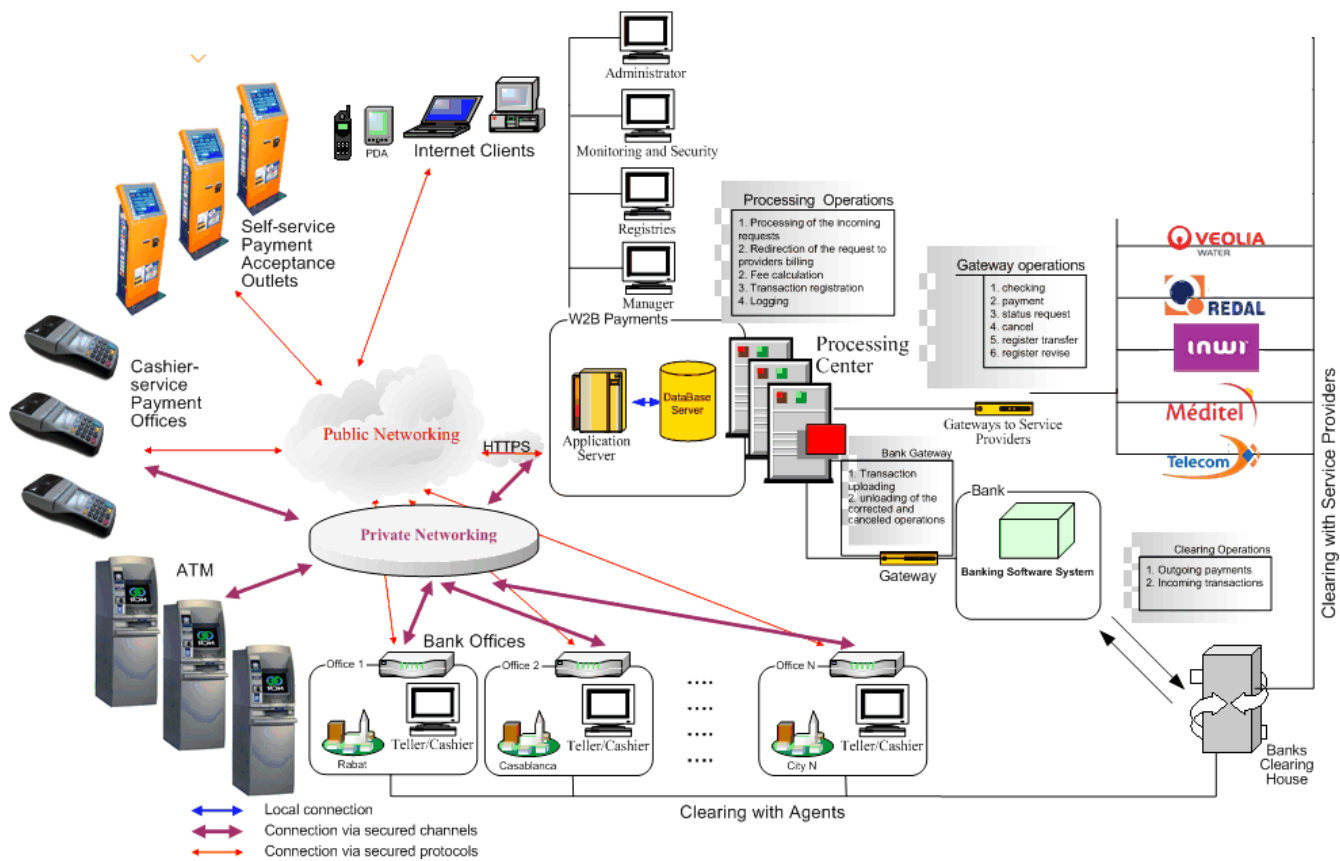
Payment devices

Self-Service Kiosk is the most popular type of payment device. This device can be placed on the street or inside a mall/shop/ etc. Kiosk provides customers with a 24/7 easy and user friendly service along with payment confidentiality and personal privacy information. There are optional second display modules for kiosk, which allow to use it for advertising purposes.

Configuration:

- Bill Validator NV9
- Coin Acceptor EMP 800.14
- Power Supply ATX 400 Watt
- Printer Customs VKP 80 II
- Power Supply for Printer
- Touchscreen 17'
- Mainboard Asus C8HM70-I
- SO-Dimm 2GB DDR3
- HDD 250GB
- LCD-Monitor 17'
- Housing/Case for Payment Terminals ProLine Simple v.2.
- GSM modem + antenna

Information screen

Touch screen

Printer

Cash validator

Coin validator

System case

Riot-resistant case
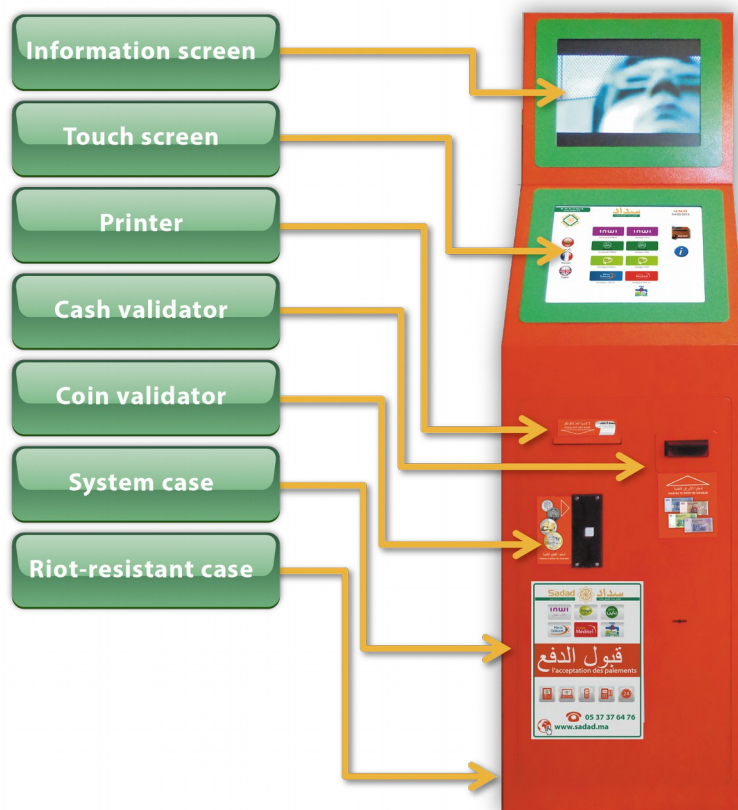
Price for Standard Configuration is about **2000** US Dollars.

POS terminal with iCAN solution is a compact fully functional device which quickly processes payments. It meets all current safety and security specifications. The terminal is light weight and at the same time uses powerful batteries to make it the ideal choice for portable solution. A compact design with low costs, the terminal retains all the features of full payment terminals, in addition to built-in rechargeable battery so it will continue to operate when and where there is no electricity.

K370 POS Technical Specifications

| Item	Specifications
Processor	Double CPU, Samsung 32 Bit CPU & 8 Bit CPU
Memory	Standard 32MB FLASH, 32MB SDRAM. Can be extended to 64MB, 128MB FLASH/SDRAM, support at least 500 transaction records.
OS	Linux
Power Supply	External switch power

	Input: 100V~240V, 50/60Hz Output: 8.5VDC, 2.5A Embedded 1000Mah/7.2V Li Battery in Handset
Working electric current	power on current:70mA~120mAm, stand by mode: 10MA printing average current:1A
Connectivity	1 power port, 1 telephone port, 1 12PIN multi-function port (include 1 USB HOST,1 USB DEVICE,2 RS232 port)
Magnetic Stripe Reader	Track 1/2/3, bi-directional swipe, GB/T 14916,GB/T 15120,GB/T 15694-1,ISO7812-2,GB/T 17552 compliant, life cycle :above 500,000 times
IC Card Reader	EMV Level1& Level2 approved
PSAM Slots	1, ISO7816
Printer	High Speed thermal Printer Speed: 5cm/sec, Paper Width:57mm , Support print graphics Life cycle: 50 km(above 250,000 pieces receipts)
LCD	128*64 FSTN C16 level grey with LED backlight, Display size: 65*34mm
Keypad	18 Keys with waterproof and dustproof,

Price: 2**00** US Dollars

iCAN e-Wallet is a comprehensive mobile solution with simple and intuitive interface for end-users. The users may perform any real-time payment operation from their smart-phones, touch-pads or personal computers with the help of iCAN e-Wallet application. The service is available without temporal and spatial limitations.

Unlike the existing analogues, iCAN e-Wallet is not tied to the user e-mail address, but the mobile phone number. The registration procedure is very simple. After the application installation on a mobile phone or tablet it is only necessary to enter the mobile phone number and confirm to the terms of the User Agreement. The system will send a PIN code as SMS on a specified phone number. About forgotten password can be reported to iCAN customer support or make the appropriate request from the mobile application. The new password will be sent to the user as SMS.
Payment execution
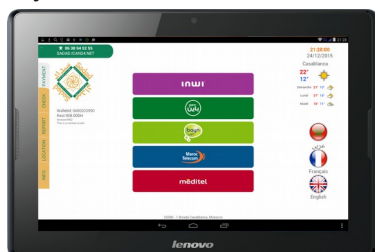
Top 5 advantages of e-Wallet
1. **No time limit on payments.** Hencefore the customers may make any payment operation

using their personal devices anytime.

2. **No territory limit on payments.** The customers do not need to be closer of the payment points for payment purposes. They may make payments anywhere in the country or even outside.

3. e-Wallet as a payment method is **an ideally solution for Internet shops** especially global shopping portals like AliExpress, JD or others.

4. The mobile application is **a nice tool to keep in touch with the customers**, regularly advertise or promote them new services and products.

5. The high demand of e-Wallet top-up need by the customers will make iCAN basic client devices (Self-Service Kiosks, POS and PC/terminal applications) more demanded by the owners of traditionally sale-points (Big malls, Supermarkets, Teleboutiques, Internet Cafes, Railway stations, Bus stations, Airports, Gazoil stations, Business centers and others). **It'll be enlarge physical network** of the payment system covering more and more areas.

SMS & IVR Payments - With the ever growing demand for omni-channel payments, iCAN empowers customers to make payments 24/7 without speaking with an agent or accessing website.
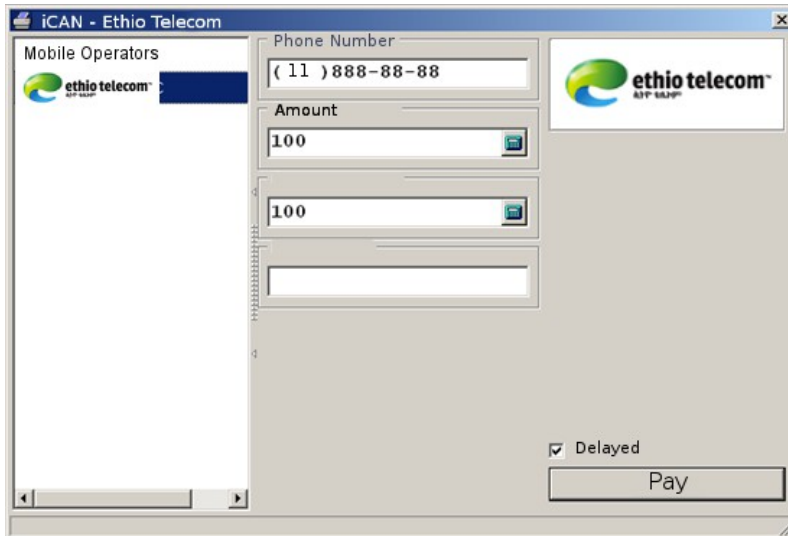
TO: 50101 A A W S A 1 5 0 0 Send Back	**SMS Pay:** *The client sends short message to the payment system phone number with fixed format: Service Provider name, space, Amount*

FROM: iCAN Payment System Your payment has been successfully processed Delete Back	**SMS Confirmation:** *The payment system sends confirmation*

Cash Registers - The Cash Registers powered with Payment integration module may accept personal payments from the customers in the retail chains or small family-run stores.

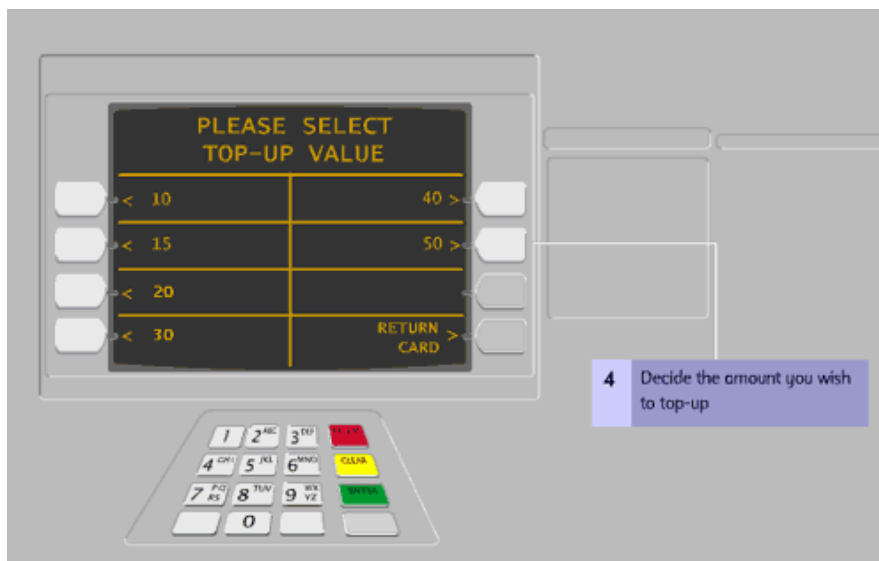**ATM** - Payment module for ATM is a special software solution for integration with the Bank ATM Networks to accept payments from the bank clients directly from the ATM.

Mobile terminal – a simple and free solution for payment collections. Software should be installed to Smart-phones or Touch-pads.

PC terminal - Linux and Windows terminals allow to accept payments with the help of personal computer.

XML Based API - iCAN provides powerful tools to integrate business systems of the partners with the payment processing system. Integration is Internet XML and is completely platform independent. This channel is primary for integration with the global top-up hubs like Transfer-To and Tranglo.

iCAN
instant CASH ACCEPTANCE NETWORK

COMPANY STRUCTURE
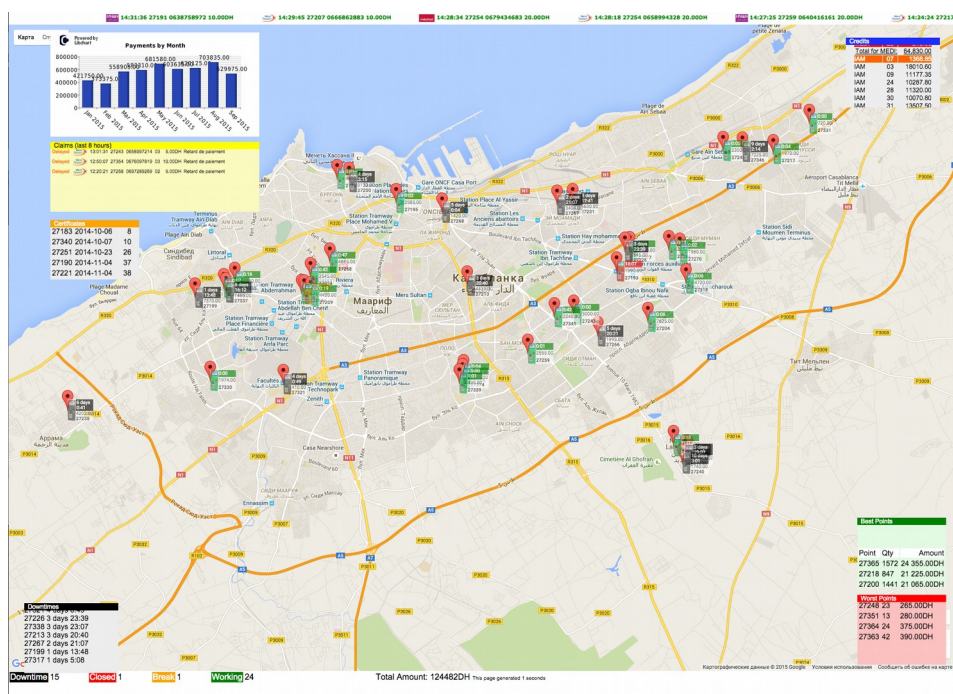
Basic infrastructure

Further forms of evolution and expansion

1. Processing Center

2. Monitoring

3. Clearing house and Accounting

Bank or Non-bank credit organization

BANK

4. Equipment supplying Department

Distribution of computer and banking equipment

5. Research Center and Manufacturing Facilities

Manufacturing and assembling of information kiosks, "electronic turn" terminals, vending machines

6. Call Center

7. Tech Support

8. Marketing, Promotion and Advertising Department

Marketing, Promotion and Advertising Agency

ad agency

9. Service Providers Department

10..Sales and franchising

After certification by Financial Authority it is possible to use Wallet. Similarly iCAN has chance to become Money Transfer System.

WALLET

iCAN instant CASH ACCEPTANCE NETWORK MONEY TRANSFER

Cost Reduction: The service providers spend up to 20% of income on scratch cards manufacturing and distribution. Partnership with iCAN releases the service provider from all costs with scratch cards manufacturing and distribution.

Release of Non-Core Functions: Disclaimer of cards releases from many non-core functions (card designing, publishing, logistics, international payments, customs clearance, rent and others)

Release of Accounting and Inside/Outside Reporting: No requirement of any record with scratch cards storing and movement. No need to report to tax and customs authorities.

Counterfeit Risks No reputation and economic risks of circulation of the counterfeit scratch cards with the brand name of the operator.

Control and Monitoring Reduction: Administration and Security Service could get rid of routine jobs and focus on their main duties.

Release of HR: HR can be used more efficiently after scratch cards reduction or fully elimination.

Increased customer base: Younger and unbanked consumers now have the opportunity to become customers and current subscribers decrease payment cycles.

Increased customer usage: Increase the time subscribers are online by allowing access to easy to use, real-time top-up locations.

Service expansion: more flexible top-up and payment options bring additional competitive advantages, and cross marketing opportunities

Geography of Payments: as nationwide Payment system iCAN tries to cover all regions. Payments can now be instantly received from anywhere

Simplicity and convenience: Only simple software gateway is required to be developed in the side of Service Provider. All samples and consulting will be provided by iCAN experts. Only 2 part-time employees (1 software expert and 1 accountant) are required to manage and support data exchange between billing and iCAN processing.

Security: The system is closed and secure against unauthorized requests, attacks and fraud attempts. Agent accounts deposits can only be transferred to service provider accounts making it impossible to withdraw money from the system.

Clean Environment: Usage of the iCAN can save the environment from the littering of thrown used scratch cards and thereby makes it healthy and conducive for living beings.

Resource allocation: significant staff, financial, facility and other resources savings. Kiosks need only 1 sq meter for installation, and replace 2~3 traditional POS operators. Running 24 / 7 / 365, cost recoupment is approximately 3~5 months.

Easy maintenance: fully automated online monitoring of hardware, transaction activity, accounting, software configuration and administration.

Expanded customer base: convenience and accessibility typical facilitate new customer growth between 25%~40%.

Increased customer usage: Increase the time subscribers are online by allowing access to easy to use, real-time top-up locations.

Service expansion: payment kiosks gives customers instant access to cash and payment, allowing agents to promote new services and cross-market existing services.

Geography of Payments: as nationwide Payment system iCAN tries to cover all regions. Payments can now be instantly received from anywhere

Simplicity and convenience: one encompassing payment system for payment acceptance for all service providers is more convenient, manageable, and cost effective than multiple gateways.

Security: The system is closed and secure against unauthorized requests, attacks and fraud attempts. Agent accounts deposits can only be transferred to service provider accounts making it impossible to withdraw money from the system.

Clean Environment: Usage of the iCAN can save the environment from the littering of thrown used scratch cards and thereby makes it healthy and conducive for living beings.

Limit free, real-time top up: transactions are processed in real-time 24 / 7 / 365 so you can move on to other things. No more waiting for transactional approval or processing.

No activation requirements: unlike scratch cards and other pre-paid methods, iCAN processes transactions immediately, allowing you to more the most of your time and services.

Multiple payments: save time and make payments from one location to any network member. No more need to visit multiple locations.

Secure, risk free transactions: transactions are encrypted with the highest encrytion available. Multiple security layers ensures data and transaction integrity.

User friendly interface: easy to understand icons, images and navigation lets you do what you want to do quickly and smoothly.

Benefits for Banks

iCAN delivers efficient, effective high-tech services to the commercial banks, allowing the bank to greatly enhance their ability to attract new customers, service existing customers, reduce costs and increase profits without capital expenditures.
There are possible 3 type of partnerships with iCAN

1. Agent
2. Service Provider
3. Organization Partner

<div align="right">

AGENT ADVANCEMENTS

</div>

Joining iCAN as an Agent, the Bank can smoothly integrate tailored services so customers can make payments to all Service Providers from one location. Included are leading operators of mobile and fixed networks, providers of commercial television services and the Internet, housing, utilities, airlines, and security alarm systems with more members joining iCAN's network regularly.

There are 3 main channels for Payment Acceptance for banking clients.

1. ATM networks
2. POS terminals in the bank offices
3. Online Banking (Internet and SMS)

ATM
The integration of iCAN's Payment Acceptance Network benefits service providers by increasing ATM profitability an average of 25% with lower operation costs. In addition, there are no additional costs associated with the use of a cache-dispensers to download bank notes.
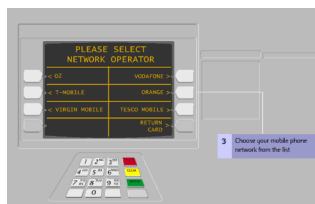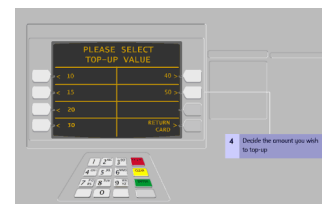
Mobile phone top-up operation from ATM
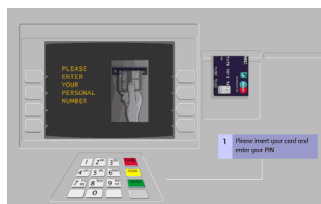
Step 1 of 8
Insert your card and enter your PIN using the ATM keypad.
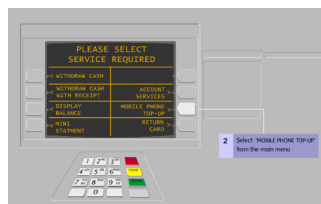
Step 2 of 8
Select 'Mobile Phone Top-up' from the main menu using the buttons on the side of the ATM screen.

Step 3 of 8
Choose your mobile phone network from the screen list, using the buttons on the side of the ATM screen.

Step 4 of 8
Decide the amount you wish to top-up. Select the amount using the buttons on the side of the ATM screen.
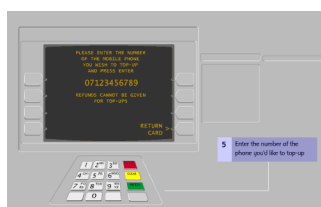
Step 5 of 8
Enter the number of the phone you'd like to top-up and select 'Enter'.

Step 6 of 8
Re-enter the number of the phone you'd like to top-up and select 'Enter'.

Step 7 of 8
Screen prompts you that your top-up was successful and to take your receipt from the ATM receipt slot.

Step 8 of 8
Screen prompts you that your top-up is complete and to take your card from the ATM card slot.

POS Terminals

iCAN offers a wide range of POS equipment for direct placement in bank branches to manage payment acceptance operations.

Because of their light weight, high usability and low cost, these POS terminals can be used not only in main branches, but also in remote markets or smaller offices, at cash desks and even in mobile service points.
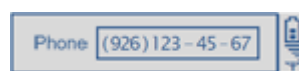
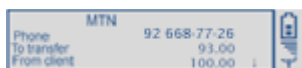*Payment process via a POS device*

1. Select Provider

2. Enter Phone Number

3. Confirm Phone Number

4. Accept Money

5. Print Check

Online Banking

The Bank may extend additional services to its clients via iCAN's Online Banking. After integration with the bank's online operations with iCAN payment system members will be able to payments for on-demand services using personal computers, mobile devices, and mobile phones.

Demonstration of an instant payment to a mobile operator via Online Banking

🔍 Step 1   🔍 Step 2   🔍 Step 3   🔍 Step 4   🔍 Confirm   🔍 End

SERVICE PROVIDER ADVANCEMENTS

Client Money Transfer to Their Bank Account

iCAN provides implementation of customer payments to the bank such as deposits, credit card, loan repayment, and others using a Payment Acceptance Point.

🔍1. Select Bank   🔍2. Enter Account

ORGANIZATION PARTNER ADVANCEMENTS

Encashment (Collection) of Payment Acceptance and Retail Networks

A large number of retail networks use iCAN's Payment Acceptance System to accept cash payments from various locations, shortening their payment cycles, and offering convenience to their customers. Cash payments from iCAN's systems reduce transactional costs and simplifies back office operations. Furthermore, the client can perform more highly targeted marketing campaigns than possible before.

Advertising Audience

Advertising on an iCAN payment acceptance kiosk is a fundamentally new and highly effective channel of communication while simulataneously generating revenue from transaction processing..

According to Comcon/TGI kiosk advertising is the **fourth** most effective method of communication with a target audience. This is significant when considering the kiosk's low cost and high effectiveness, as well as the ability to micro-target specific audiences.

TV	96%
Outdoor Advertising	89%
Public Transport	78%
Payment Kiosks	67%
Radio	66%
Newspapers	50%
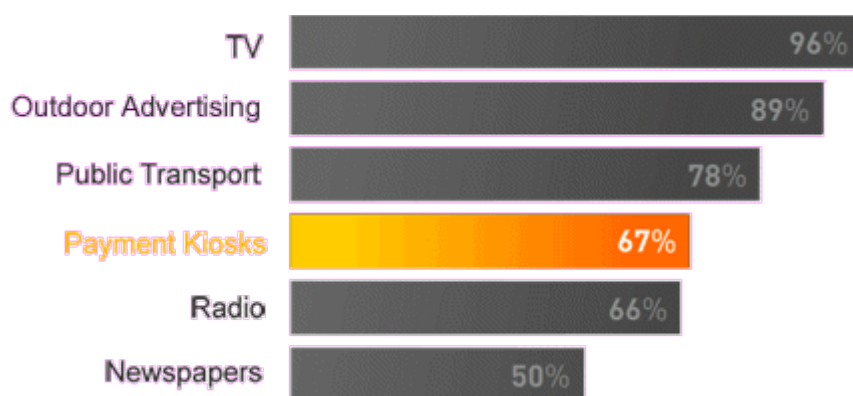
A survery by "Business Analytics" states that recall of advertising messages on kiosk terminal screens for a single viewing is 25%~30% with an average response rate of 3-4%. The efficiency and effectiveness of iCAN's kiosk marketing reduces costs of 1,000 contacts (about US$1.50).

iCAN Niche Advertising is an invaluable tool for reaching a variety of marketing objectives and focusing on a narrow band of demographics. Through a wide range of advertising options such as banners, direct sales, utilize promo-codes, surveys, organizing a vote, and others, companies can now target messages to audiences as niche as city streets.

iCAN Interactive Advertising allows companies to make extensive use of a variety of interactive communication solutions. Using **iCAN Interactive Advertising** a dialogue is created with the individual consumer in the form of contextual advertising to promote, sell, or cross market services and goods in real time. Accurate communication with the target audience can be carried out on a regional, state, local or even street corner level depenidng on on customized parameters.

Our Advancements

- Proportion of users of payment terminals - 67%

- Core user age: 16-34 years - 43% of users
- Ratio of men to women: 45% and 55%
- Employed users: - at least 68%
- Customers who are married - 46%

Advertising on kiosk faces.

iCAN payment kiosks perform dual value adding functions. In conjunction with mobile phone top-ups, public utility, bank, retail and other services payment options, the kiosks are an extremely effective advertising medium. Located in high traffic zones, thousands of people pass by the kiosks each day. The target audience does not need to be a kiosks user to receive the marketing message. They simply have to pass by. Kiosks are always in front of a socially and economically active audience.

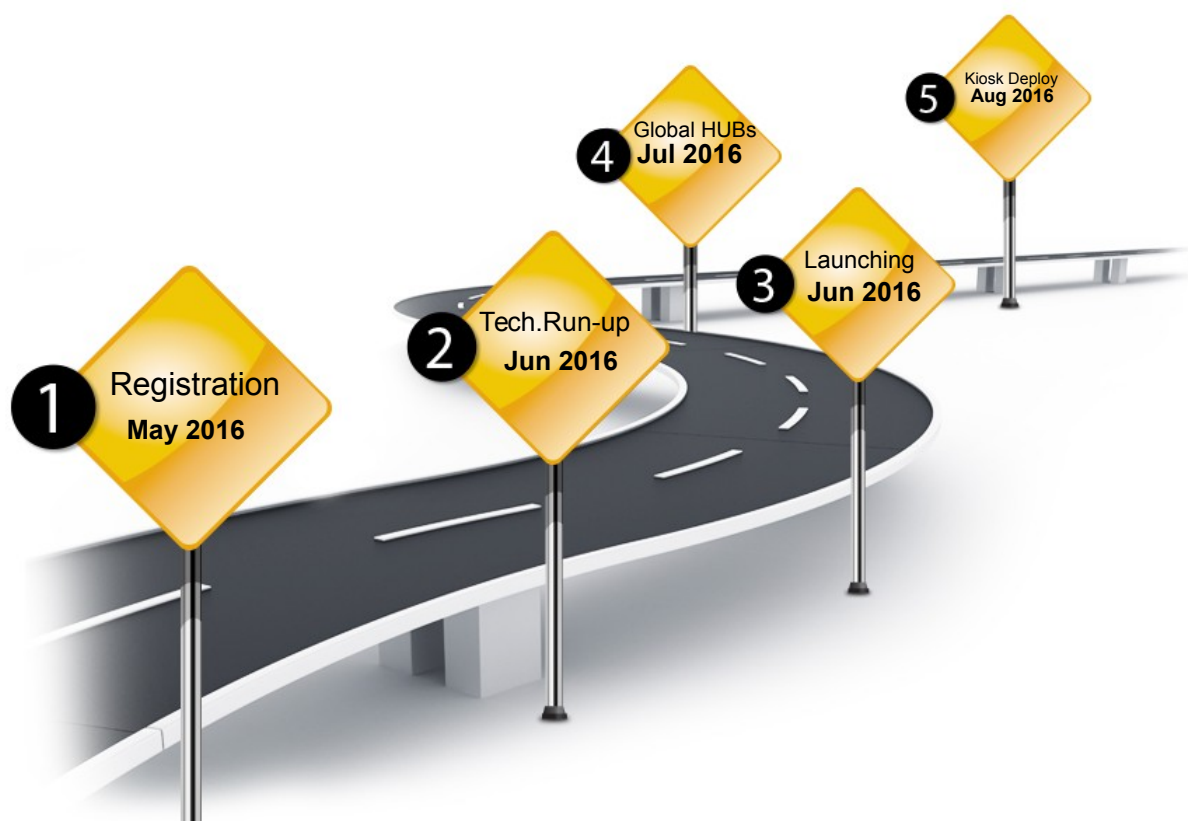### Advertising on Receipts, Lightboxes and Hardposters.

Another effective method of reaching a target audience is to rent advertising space on lightboxes and hardposters. In addition, the advertising message can be printed on the payment receipts, not only in the form of text, but also full-color images on the reverse side of receipt. This is extremely valuable because kiosk users normally retain receipts and view them multiple times, multiplying the number of times advertisement is seen.

Advertising on Monitors.

Advertisements on terminal screens is integrated into the payment system interface and executed in the form of a microsite and banners. In addition to the main display, many payment terminals have an extra LCD monitor installed which can stream promotional flash movies and other media under 10 minutes. The screen continuously plays the advertisements meaning they are run more than 144 times per day.

iCAN instant
CASH ACCEPTANCE NETWORK *ROADMAP*

Procedure	Type	Timeline	Cost		Note
			Min	**Max**	
Preparation Company Name definition, Legal Consulting (what type of Authorization Certificates are required?)	consistent	1-5 working days	0	500	
Company Registration	consistent	19 days*	$300	$800	
Office Rent	parallel	5-20 working days	$1000	$2000	
Server installation, preparation of technical/instrumental base	parallel	5-10 working days	$2000	$2000	Including of equipment purchasing
Rent or buy vehicle(s) at least 1 pickup truck or multi-functional car	parallel	5-10 working days	$600	$15000	
Hiring of Office/Service Employees	consistent	5-20 working days	$1500	$4000	

Development of gateways with the Service Providers (mainly Mobile Operators)	parallel	5-20 working days	0	$1000	
Software localization and customization under requirements of the market	parallel	5-20 working days	0		
Talks with global topup hubs. Partnership with at least 2 from top 10 companies	parallel	5-10 working days	0		
Ordering of first bargain of the self-service kiosk (10-88)	parallel	25-35 working days	$25000	$150000	

* 2015 The World Bank

EconomyName	DTF	Procedures (number)	Time (days)	Cost (% of income per capita)	Paid-in min. capital (% of income per capita)
East Asia & Pacific	77,19	7,3	34,4	27,7	256,4
Europe & Central Asia	90,21	5	12,1	5,3	5,8
Latin America & Caribbean	78,29	8,3	30,1	31,1	3,2
Middle East & North Africa	78,71	8	18,9	28,1	45,6

ICAN system is a fully automated hardware-software solution for building networks to receive cash payments and providing a variety of informational and other services. The aim of the system is ensuring a complete interaction between the client devices and the billing system of the service providers in real time mode. As a new generation of payment system iCAN is based on the latest web technologies in recent years. On the other hand it is taken into account a rich and long experience of payment systems in Russia (Cyberplat, OSMP, Rapid, eKassir, QuickPay).

Functional modules
iCAN is the most centralized and vertically managed system,
which consists of the following components:
- Processing Server (Processing Center);
- Gateway with the Billing Servers of the Service Providers;
- Gateway with Bank Systems;
- Client Devices.

Processing Server (Processing Center)
Processing is a core of the system. Processing Server is responsible for processing payments, forwarding payment requests to billing of the Service Providers, replenishment and withdrawal of funds between accounts of participants in the payment system, unloading financial documents in ABS (automated banking system), transmission/reception/verification of registries and monitoring. Processing is strictly centralized structure, but at the same time, the principle of separation of function modules and load distribution is observed. Processing Center (PC) is a 100% real-time system. All incoming payment requests are processed in online mode by the rules of procedure-serial architecture. The Processing Server uses a wide range of cryptography tools to maintain a safe connections with all participants of the network. The administrator tools make it easy to configure and customize the system.
The functional capabilities of Processing Server:
- Checking the details of payment by means of complex tools (semantic data filters, various directories, the checksum algorithms and the results of payees billing servers);
- Commission calculation;
- Transaction Processing online mode;
- Unloading of financial documents in ABS;
- Conducting claims work. Operations on correcting and canceling payments made in strict prescribed manner;
- Generation of daily / weekly / monthly registries and reconciliation of financial documents;
- Preparation of full reports and statistics;
- Data encryption/decryption and signing/verifying of digital signature;
- Alerting about processing troubles and issues via email and SMS

The gateway with the billing servers of the Service Providers
The gateway is a single physical server that receives requests from the processing, converts them in according to the protocol of the Service Provider and forwards them to the billing server of the Service Provider. The answers come into the server processing in the reverse order. The gateway communicates with processing via HTTP protocol.
The gateway allows to perform the following operations:
- Authorization;
- Request for information (account balance, debt);

- Check the details of the payment;
- Making payments;
- Cancel / review of the payment;
- Correction of payment;
- Transfer of registry;
- Reconciliation of registers.

Gateway with Bank ABS

The main purpose of the banking gateway is providing regulated cooperation between payment systems and banking software.

It allows:

- to generate bank orders for moving funds from Agent to Service Provider accounts;
- to synchronize incoming bank transfers to Agent accounts;

Clients

Currently iCAN support following clients:

1. Payment Self-Service Kiosks with CASH-IN devices;
2. POS terminals;
3. Cash devices of trading companies;
4. ATMs;
5. Online Banking software;
6. Mobile and Internet users, who registered electronic wallet;

All client devices use installed/embedded client software of iCAN. Exchange of information with the server through any Internet connection. The program allows to send information about accepted payments, get results of payment processing and personal balances in the accounts of the system. Software presents minimum hardware and software requirements to client equipment.

The client software allows to:

- Accept payments in favor of different payees;
- Exchange any information with server;
- Verification of banknotes (for CASH-IN devices);
- Transfer actual data about hardware and software conditions of the client device to the server monitoring server;
- Receive and execute commands from the server.

Full centralization and vertical control. All modules of the system / network are securely integrated. The activity of each module is mandatory registered in the system kernel.

Real-Time Mode. All operations are performed in real time.

A consistent architecture. Each request is processed in a sequential mode from the moment of generation to the final result (success or error). The fundamental principle of processing - one request, one transaction, one result for a limited period. iCAN categorically rejects multithreaded processing method. This allows you to avoid any possible data duplication or rewriting. In case of a timeout or other possible errors in the last step of payment (when the transfer is executed by the processing), the system pushes the transaction into the queue. The pending transactions in the queue are processed on the same principle as the online transactions. This ensures that all types of operations and system events are predictable, making the system more strong, reliable and easy to maintain.

A large number of simultaneous connections. iCAN is based on the highly reliable and effective web technologies that can easily support more than 500 one-time connections.

Minimum hardware and software requirements. As a software with resource-saving architecture iCAN does not create loading problems for the core components of computer equipment (CPU, memory, HDD). It can function even in the initial/weak configuration of computing devices. As a product of an open-source family, iCAN only requires web platform packages (Apache/Nginx+PHP+OpenSSL) with standard configuration.

No need to license third-party software. ICAN software packages are available as an all-sufficient. We are trying to avoid usage of any proprietary software in our system and devices.

Scalable. The software kernel is ready for rapid deployment of hardware.
The system supports a wide range of hardware devices and operating systems.

An open platform. iCAN is a completely open system for integrating any possible technologies, standards and protocols. The Gateway module allows to integrate a wide range of software used in the partner organizations. The Outgoing and Incoming data is transparent for our system using multifunctional data conversion tools. The system currently supports more than 200 protocols for data exchange with a variety of cryptographic tools.

Readiness for rapid changes. Many changes may be made without stopping and restarting services.

Patent Protection

U.S. Copyright Office
Registration Number / Date: TXu001953609 / 2015-08-13
Application Title: Instant Cash Acceptance Network.
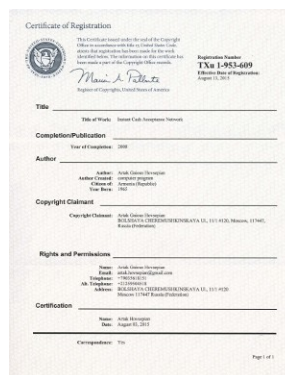Title: Instant Cash Acceptance Network.
Description: Electronic file.
Date of Creation: 2008
Authorship on Application: Artak Gaious Hovsepian, 1965- ;
Citizenship: Armenia (Republic).
Authorship: computer program.

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