



Smart Payment  
Systems, Ltd.



ISSUE 9

# SMART SOLUTIONS

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## PRE-PAID CARDS

There is a new kind of payment card available in Canada! It is called a "Pre-Paid Card" and while they are not credit cards, they can be used in the same way, with the same level of security.

These cards are often referred to as "stored value cards" because the customer pays to "load them up". They can be used in-store, online, at ABM's and anywhere the same brand of credit card is accepted.

Traditional cash paying customers will enjoy the convenience, and the transaction processes as quickly as a credit card so everyone wins.

There are a few different types of pre-paid cards available, so the best thing to do is research your options first.

Multi-purpose cards are reloadable, meaning you can add more money to the card whenever you want and keep on using it. These cards are currently offered under the MasterCard and Visa brand and can be used anywhere that credit cards are accepted.

Non-reloadable prepaid cards are offered under the Visa brand as "gift cards" and can only be used where Visa credit cards are accepted. This card generally has less fees than the multi-purpose card, but they don't offer as much flexibility and cannot be used at an ABM's for cash withdrawals because they are not reloadable, so you can only use them until you have used up all the money that is loaded on them.

Pre-paid travel cards can be used outside of Canada, even if they are not specifically marketed as "travel cards". Some "travel cards" will allow you to store large amounts of money on them. You can use these instead of traveler's cheques which is extremely secure and convenient.

Payroll cards are the newest card out there right now, and many employers and organizations are using them to replace the old style paper cheques for such things as payroll, benefits or expenses. Right now they are only offered under the MasterCard brand. Terms and conditions are set between the employer or organization and the issuer. There may be fees associated with this card, so check thoroughly before you opt in.

Following are some of the many benefits associated with pre-paid cards:

- If you don't have a credit card and want to rent a car, buy a plane ticket or purchase something online
- You can give the card as a gift

## PRESIDENTS MESSAGE:

Summer is almost here and with it comes the need for quickness and convenience. While many retailers are feeling the pinch of the economy, it pays to start thinking about offering more value to customers.

Our valuable tool for retailers is the prepaid and reloadable cards. As consumers focus on spending wisely, these cards offer security, convenience and help with self discipline. Check out this months feature and call BNA to set up your program.

Cheers!

Matt





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- Can be handy if you don't have a bank account or don't want to carry cash
- MasterCard and Visa branded pre-paid cards have zero liability protection
- Combine the convenience of a credit card with control over how much money you spend
- At a POS terminal, pre-paid card transactions are faster than accepting a personal cheque, and at gas stations, they can be used for pay-at-pump purchases
- Set up is simple; you use the same hardware you currently use to process your credit card transactions

For more information, contact BNA

## ABOUT BNA

BNA Smart Payment Systems offers businesses globally a secure alternative to higher cost and less flexible POS transaction automation systems. We provide credit and debit card payment terminals and transaction handling services involving all aspects of POS credit, debit and stored value card processing. As the industry approaches 2010, BNA customers also will be equipped to make an easy and affordable transition to Chip and PIN systems.

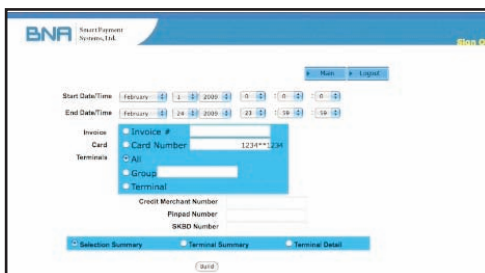
BNA enjoys a powerful strategic alliance with Banksys of Brussels, a world recognized payment solutions provider known for innovation, security and reliability. In June 2001, BNA was appointed by Banksys to develop and certify payment software applications for North American Financial Institutions. The same year, BNA was given exclusive distribution rights for Banksys electronic payment products (terminals) in Canada and the United States

Today, BNA has certified credit and debit payment applications with more than eight payment processors, serving industries such as General Retail, Restaurant, Entertainment and Professional Services.

## SPECIAL PROMOTION

Check out our new online tutorials at [www.bnasmartpayment.com](http://www.bnasmartpayment.com)

Follow step by step while we take you through transactions on your terminal as well as an online web reporting guide.



Think you are stuck with your current transaction supplier because it costs too much or takes too much time to change? Think again. At BNA we take care of all the details for you. Simply let us know you'd like to install the most secure transaction services in your business and we'll take care of the rest.

## GET STARTED NOW!

Join us for our Getting CHIP & PIN Ready tutorial, sign up now.

Call us today at **905.726.9753**, or visit [www.bnasmartpayment.com](http://www.bnasmartpayment.com) for more information