



Smart Payment  
Systems, Ltd.



ISSUE 4

# SMARTSOLUTIONS

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## Announcement:

**Please be advised that our paper warehouse is closed December 24th to January 5th. Please place your paper order before December 22nd to ensure you have an adequate supply.**

## PRESIDENTS MESSAGE:

Happy Holidays from all of us at BNA Smart Payment Systems! We'd like to thank our clients. Staff and suppliers for another great year and wish you and yours a wonderful holiday season.

With 2009 fast approaching it's time to review and refine our commitment and customer service. Make necessary changes and tweak any areas that could be doing better. Heck-we might even collectively join a gym but let's not get ahead of ourselves \*J\*

In any case, it's a time of reflection and renewal. We hope you spend some time thinking about what needs to change for you. And remember, change can be hard, but we make it easy!

Best wishes,

Matt

## CHANGE CAN BE HARD, WE MAKE IT EASY!

December/January is the perfect time to review what's working in your business, and what's not. Spending time and energy now, when a new year is upon you can give you the clarity and fresh start you might need. It's also an ideal time to make any necessary changes in procedures or practices that might have limited you in the past.

Many of our clients started reviewing their transaction and fee statements this time last year and found that they were paying significant fees that negatively impacted their profitability for the year. Clients felt like their hands were tied because the ideas of changing transaction suppliers had been presented as costly, time consuming and downright difficult.

### Don't make the same mistake.

At BNA Smart Payments we have spent considerable time and resources developing a quick, easy and painless way for companies like yours to make the switch.

Simply call our office and let us know that you'd like to change to BNA. We'll complete all the forms you need and send them to you. You simply sign it and send it in to your current supplier.

### Easy right?

Don't let high fees and less than secure transaction suppliers put a damper on the holiday season. Call us today at **905.726.9753** and make 2009 your best year ever!



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## 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

Gift cards provide retailers with an extremely creative and cost effective means of attracting new customers while strengthening ties to current customers. In a world where schedules and responsibility are somewhat overwhelming, the need for convenience is monumental. Customers demand convenience. Gift cards meet this requirement and then some.

Studies prove that when a customer uses a Gift Card to make a purchase, they, more often than not, spend more than the value of the card - as much as twice the amount. Gift Card Programs significantly increase sales while providing retailers an unlimited avenue of marketing possibilities.

Gift cards have become enormously popular in Canada and are clearly taking Retailers and Consumers by storm. With the Gift Card market set to grow 20% annually for the next four to five years, it is critical not to miss this opportunity. Our BNA Gift Card Program will open the doors to unlimited possibilities.



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