



Smart Payment
Systems, Ltd.



ISSUE 6

SMARTSOLUTIONS

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OPPORTUNITY IS KNOCKING

Do you hear the word recession and immediately begin to panic? Perhaps you start to move slower and slower when it comes to making purchases, hiring staff and investing in your business.

Did you know that by running around in circles and being tight-fisted with your resources you are only compounding the issue?

Smart business people know that the economy ebbs and flows at all times. Many incredibly successful businesses and ideas were developed during times of economic distress. Instead of keeping your head in the sand, why not change your perspective and start seeing the land of opportunity that presents itself.

For instance, have you been thinking about acquiring a business? Now may be the perfect time. How about investing in real estate? Now is definitely a buyer's market. Do you find yourself a little slower than normal? Have you been procrastinating making some changes at work? Start now to plan for and invest in infrastructure and training.

As retailers, there is no better time than now to start planning for the new CHIP & PIN compliance that's fast approaching.

Depending on your business and its needs, changing over may be a long and somewhat tricky endeavor. Wouldn't it be great to have the entire project organized and scheduled? It's been said that fear of the unknown is why change is such a difficult concept for many people. If you are clear in how the system will work, why the change is necessary and you have a plan of approach for accomplishing it, not only will you be less stressed, but your entire team will be too.

Opportunities need to be seized, and now is the perfect time to get organized and leverage your time and resources. Let us help you plan, design and implement your Chip & PIN rollover – we guarantee you'll be happy you did.

PRESIDENTS MESSAGE:

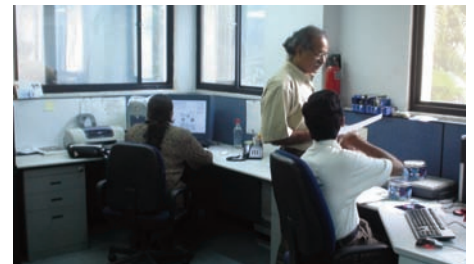
I hope that everyone is getting through the February blahs knowing that Spring is soon to be here! I know it is hard seeing all the bright spring like merchandise out when we are still looking at snow, however I take solace in knowing that once Valentine's has come and gone, it won't be much longer!

I have decided to write this month's newsletter bases on everything that is going on in the news right now with the economy. At BNA Smart Payment Systems, we choose to look at this as more of a time to change things and make them better.

I hope you find the article below uplifting and informative!

Cheers!

Matt





Smart Payment Systems, Ltd.



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 them 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.



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 give 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.

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 for more information

