

**BNA**

Smart Payment  
Systems, Ltd.



# SMARTSOLUTIONS

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## President's Message

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Welcome to September and the rush and buzz of back to school shopping. With the hustle and bustle it's important to keep up your customer relations – more and more – clientele is getting finicky and the slightest oversight from you or your employees can cost you business.

This month's article focuses on the top 5 ways retailers lose customers. Don't let it happen to you!

Wishing you good business!

Matt Moore

## The Top 5 Ways Retailers Lose Customers

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**1. Wrong Product Pricing:** Besides cost, some of the things to consider when choosing the best strategy for your retail business are the market, the channels of distribution and the competition. Here are a few of the more popular pricing strategies to consider.

## September 2009 Issue

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Think you're 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.

BNA believes that your customer's experience making a payment creates a lasting impression for your company. We have the most competitive rates with the best technology, making BNA the best solution for your company.

**Let our savings increase your profitability TODAY!**

## Contact Us

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**2. Terrible Customer Service:** It's inevitable that there will be the occasional disgruntled customer. No matter how wonderful your products are or how committed you are to provide the best customer service, problems do occur. Armed with the following customer service tips, you can diffuse a situation and possibly even save the customer, as well as the sale.

**3. Poor Store Atmosphere:** As retailers, we can't afford to turn off a single customer and image is everything. Take a look around your retail store. Do any of the following situations exist? Here are ten ways your store may be turning off customers.

**4. Not Knowing Your Competition:** It's important for new businesses to complete a competitive analysis during the business planning stage, but competitive intelligence can also be useful for marketing, pricing, managing and other strategic planning for retailers. Before you can know your competitive edge, you must know your competitor.

**5. Lack of Product Knowledge:** It is difficult to effectively sell to a consumer if we cannot show how a particular product will address a shopper's needs. Learn some of the benefits of knowing the products you sell.

## Special Promotions

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### Online Tutorials

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 on online web reporting guide.

### Loyalty & Rewards Cards

Loyalty 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. Loyalty cards meet this requirement and then some.

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

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

## About BNA

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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.

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