



**ACCESS CANADA INTEGRATES WITH PIN PAYMENT SOLUTIONS TO PROVIDE DIRECT CONNECT PAYMENT GATEWAY TO FINANCIAL INSTITUTIONS**



**November 12, 2010, Toronto, ON:** Access Canada is pleased to announce a strategic alliance with PIN Payment Solutions to market their new state of the art Global Electronic Payment Gateway Solution for the issuing and

acquiring of closed and open loop card programs to our clients as part of an integrated ARMnet solution. PIN Payment Solutions are developers of a global integrated payment platform for the Direct Connect Issuance and Acquiring of:

- **Visa® Debit**
- **Visa® Credit Cards**
- **Visa® Reloadable Prepaid Credit Cards**
- **MasterCard® Credit Cards**
- **MasterCard® Reloadable Prepaid Credit Cards**
- **Closed Loop Payment Cards,**
- **Mobile transactions for large enterprise,**
- **Government cheque replacement for social assistance programs,**
- **Insurance benefit's through Flexible Spending Accounts (FSA / HSA),**
- **Supporting complex authorization and secure Mobile Wallet Smartphone applications for Blackberry, Android and iPhone/iPAD.**

Together we will focus and capture new direct opportunities as a managed service globally to our clients. Utilizing our combined infrastructure we provide a substantially cost effective approach through leveraging our systems capabilities together specific market opportunities.

In launching our platform on the latest IBM Z Series Servers at IBM's data centre in Markham, ON we have updated all specifications and development requirements to support Enterprise Customers for EMV Chip and Magnetic Strip, Government social assistance programs, Flexible Spending Accounts for Insurance Industry and emerging markets.

Through this we also are providing Secure Mobile Wallet with either electronic or hardware wallet that can be leveraged for a enhanced user experience for magStripe, EMV and Contactless Payment Cards.

- Electronic Mobile Wallet supporting, multiple applications linked to account profiles, Flexible Spending Accounts (FSA/HSA), Pre Paid Cards, Bill Payments, Payroll, Identity, Parking, Loyalty, P2P payments, GPS and PIM support, POS Till application & Parking applications for supported Smartphone's
- Hardware Mobile Wallet with Near Field Communications (NFC), ISO 14443, and Mifare add-on to existing mobile device to support transit, Visa Wave, MasterCard PayPass, Access Control, smart tags and posters
- Robust key management EMV 4.x
- Mobile User can top up "Wallet Account" from ANY Bank Account



- Transactions are encrypted end to end to support customer privacy and information security standards
- Unrestricted funds that can be used at any ATM or Point of Sale Device (POS)
- Restricted Funds with selective authorization access for existing Point of Sale terminals (POS).
  - Utilities & Transportation Payments
  - Government Vouchers
  - Insurance Health Benefit
    - Eye Glasses
    - Chiropractor and Physiotherapists
    - Physicians and Dental
  - Non Health Related Benefits and Subsistence Payments
    - Monthly Parking Allowances
    - Health Club Memberships
    - Training Allowances
    - Subsistence Payments for Daily Meal and Hotel Allowances

Our platform provides a robust FSA, supported by Visa® and MasterCard®, which delivers health and non health related benefits that can be loaded dynamically with different rules for each cardholder supported. We have integrated FSA with Secure Mobile Wallet.

For further information on the benefits of ARMnet Financial Product Management Solution and its Card Management Solutions and Services for your financial institution; or to arrange a demonstration please contact our Access Canada office at +1(888)883-2852 or by email at [armnetsales@accesscanada.com](mailto:armnetsales@accesscanada.com).