

Executive Summary J

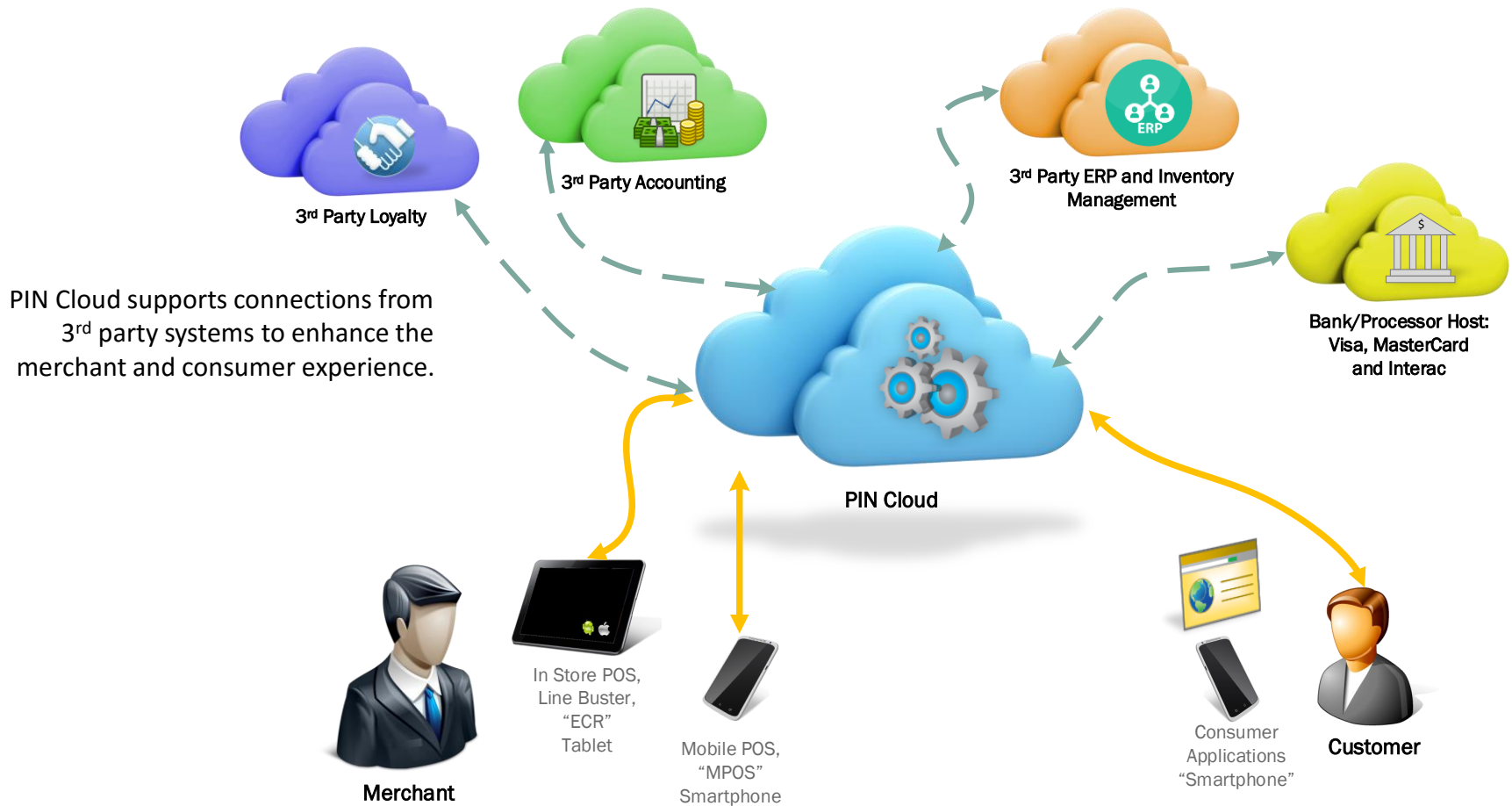
# Who is PIN

PIN Payment Solutions Inc. Toronto, Ontario Canada.

- **Private Company:** Financial Technologies (FinTech)
- **Current Status:** Revenue generating, scaling delivery team growing to meet opportunities with financial institutions, processors and partners
- **Founder & CEO:** Ian McNeill visionary, architect and team builder
  - Past experience CEO of public company (TSXV), team building, corporate governance, risk mitigation
    - Current and past partnerships with Desjardins, RBC, Alberta Government and Great West Life
- **CFO:** Gordon Travis BComm, CMA
  - Experience as CEO, CFO, and director and advisor in numerous businesses and industries from startups through enterprise.
  - Member FEI Financial Executives International and ICD Institute of Corporate Directors
- **Scalable Development Team:**
  - Payment system, EMV, Contactless, ISO8583, EPAS, US, Canada
  - Microsoft .Net, C#, Android, JAVA, iPhone, and iPad

# PIN eCosystem

PIN eCosystem provides cloud and mobility solutions as an end to end solution to facilitate business financial transactions. Financial transactions can be reported to back office systems as well as accounting solutions such as Quick Books.



# What We Do

Deliver scalable solutions to “Our Partners”; Payment Processors, Banks, Enterprise, and SME:

- eCosystem facilitating eBusiness solutions to manage customers, financial transactions, and business process
- EMV, NFC, Chip & PIN Payment Processing for card present and eCommerce. Certified Visa, MasterCard, Interac transactions
  - Seamless transition using traditional card technology but leapfrogging to the new technology (NFC, Mifare and EPAS)
- Track consumer usages and habits and use “Big Data” to generate revenues in the ecosystem (linking user to merchant and vice versa)
- Flexible white label licensing and/or SaaS for customers
- PIN operates, secure, highly scalable, global, PCI – DSS hosted services as SaaS
- Technology is in place to manage and support loyalty, couponing and more.....

# Value Proposition

PIN facilitates automation of business process to deepen customer relationships for SME's that are rapid responsive and adaptive to competitive business markets.

## **“LEED” Our Value Proposition**

**Listen**

**Evaluate**

**Execute**

**Deliver**

# PIN Merchant Product Offering's

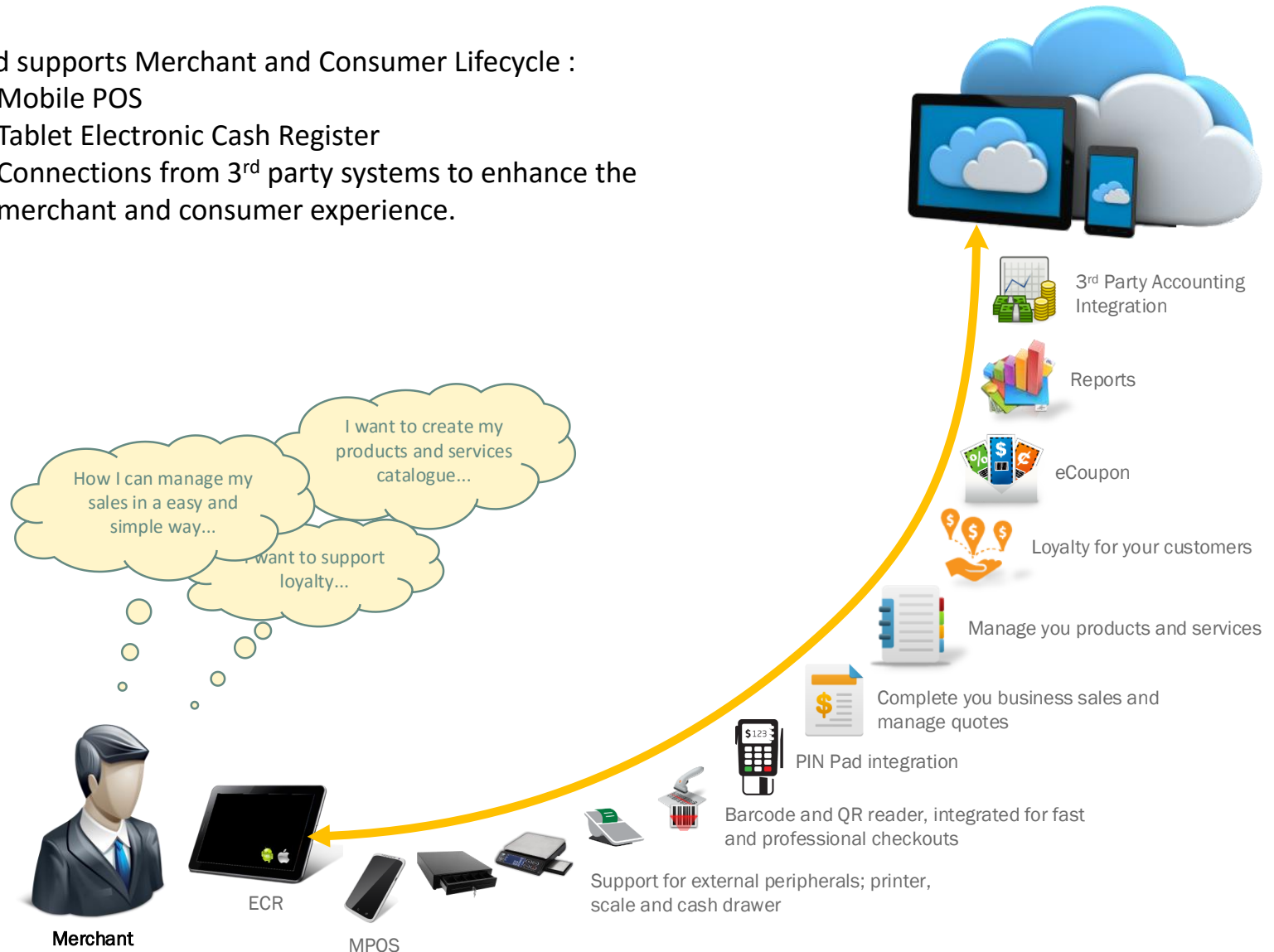
PIN Merchant is a full suite product offering with PIN EMV Gateway “PEG” and PIN Account Management “PAM” (closed loop product offerings).

- Merchant Offering (MPOS, ECR, Loyalty and secure contactless closed loop payments)
- Customer Benefits
- Work Flow Register Customers for Loyalty
- Customer Facing Display
- Self Serve Checkout
- Customer Mobile Ordering and Purchase
- Loyalty Workflow
- ECR and MPOS Features
- PIN eCcosystem Architecture

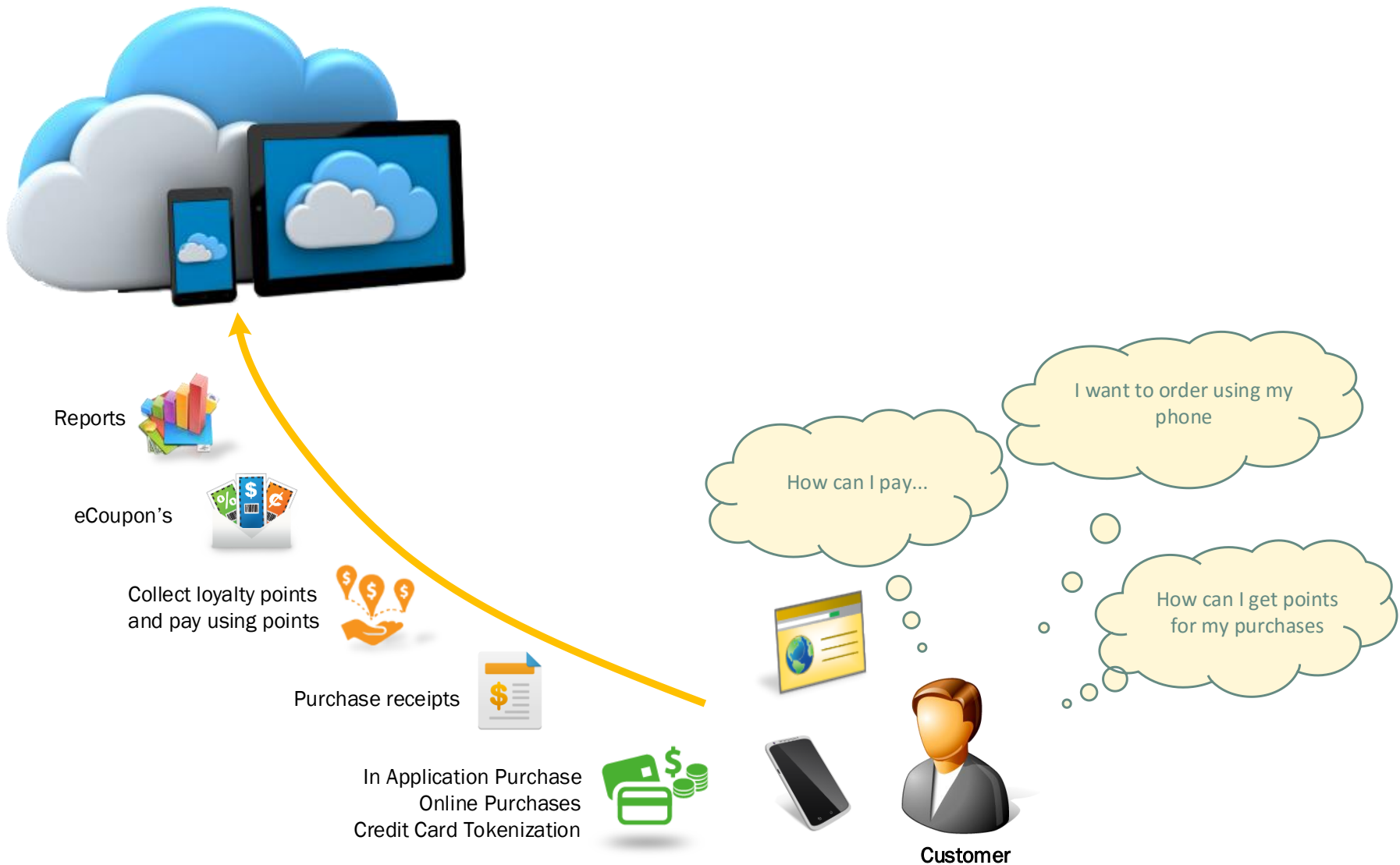
# Merchant Overview

PIN Cloud supports Merchant and Consumer Lifecycle :

- Mobile POS
- Tablet Electronic Cash Register
- Connections from 3<sup>rd</sup> party systems to enhance the merchant and consumer experience.

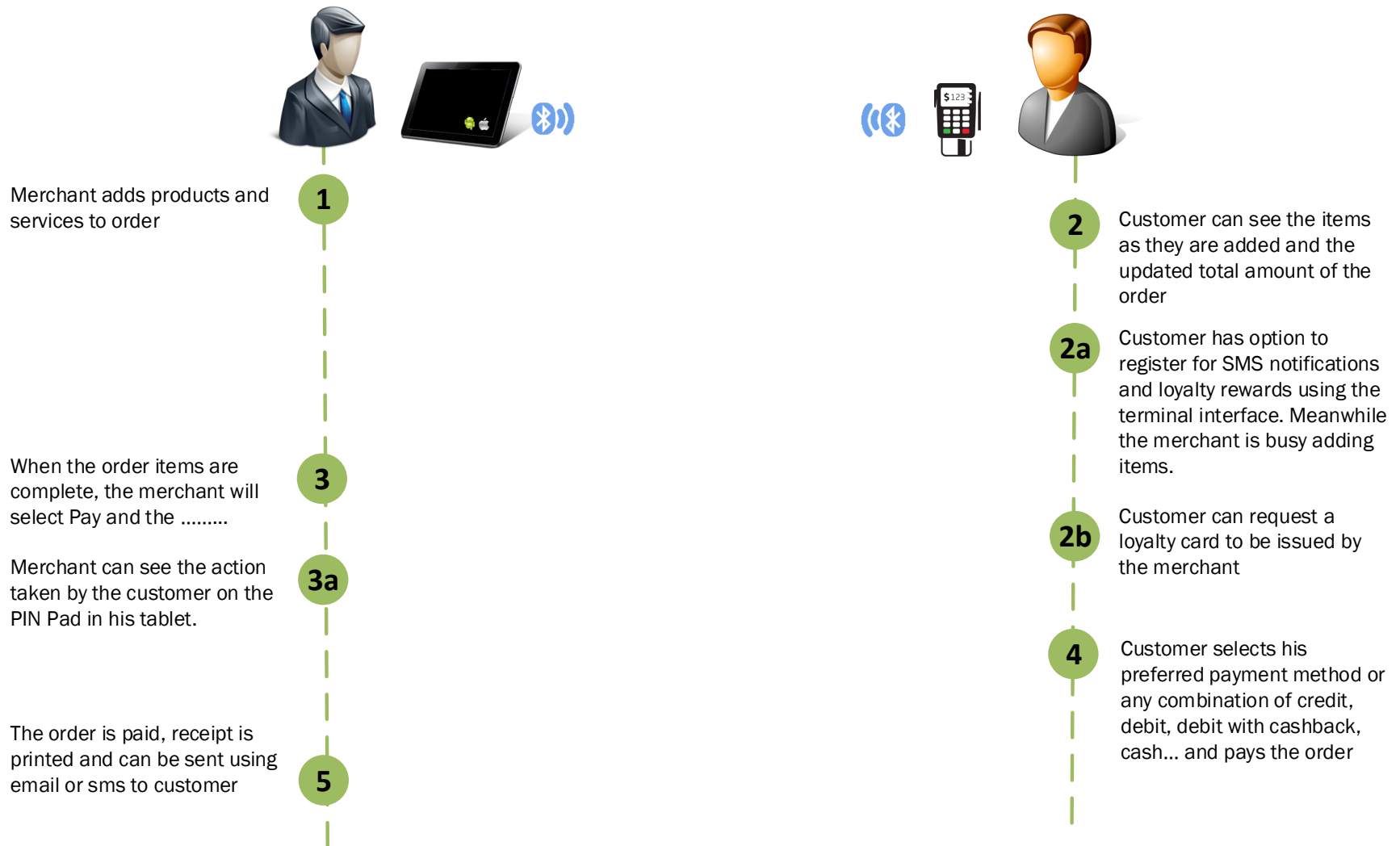


# Customer Benefits





# Workflow – Register Consumer for Loyalty



# Customer Facing Display



Merchant



Customer get a notification on his screen every time an item is added to his order and the subtotal gets updated



Customer

Customer can tap his loyalty card at anytime and his information along with collected points will be displayed on his screen



Or

Customer can register himself while the merchant is busy with adding items to the order



Customer can pay by selecting his preferred method of payment or a combination of them



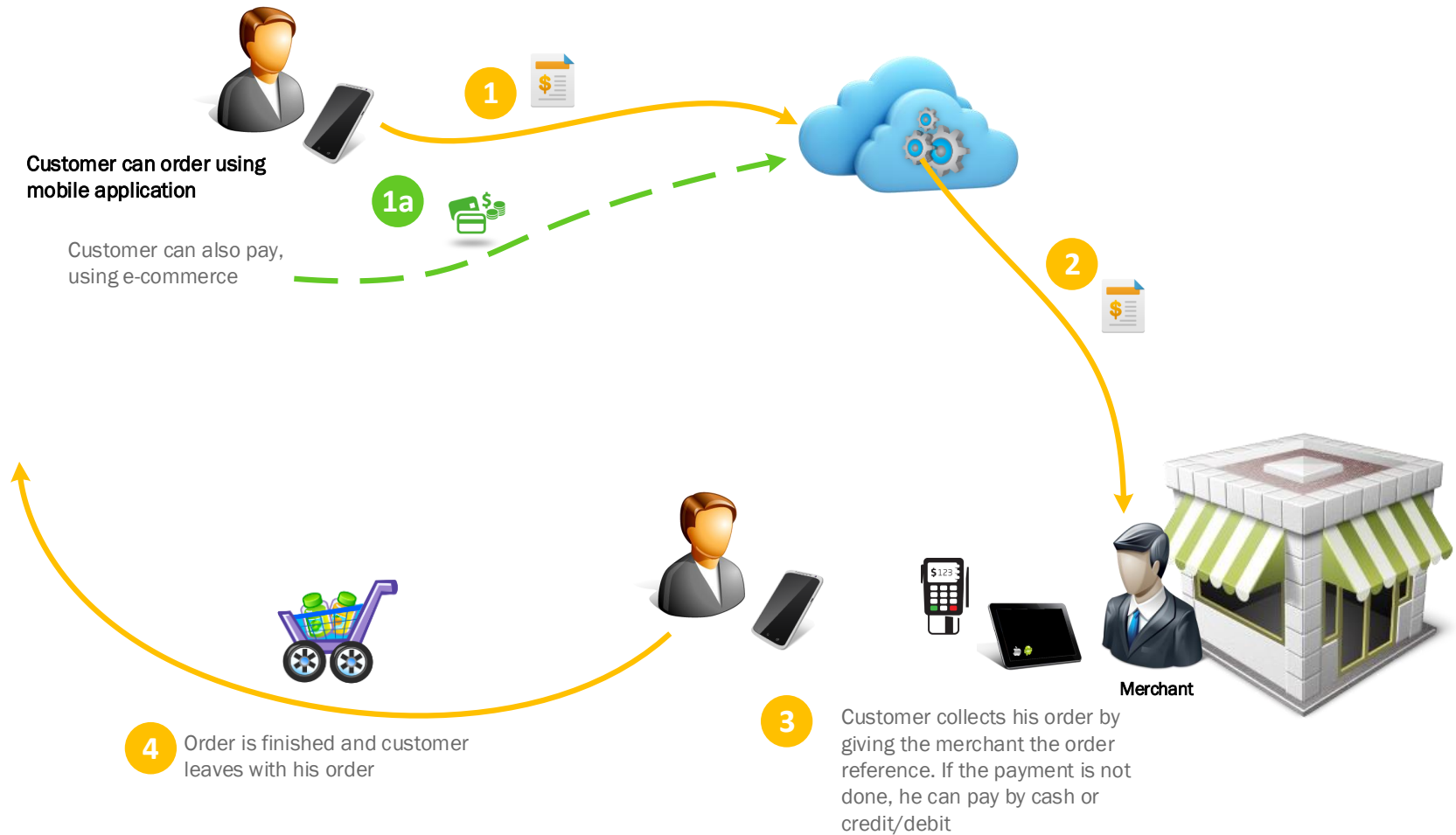
Customer can select for the receipt to be printed, emailed or sent as an text message



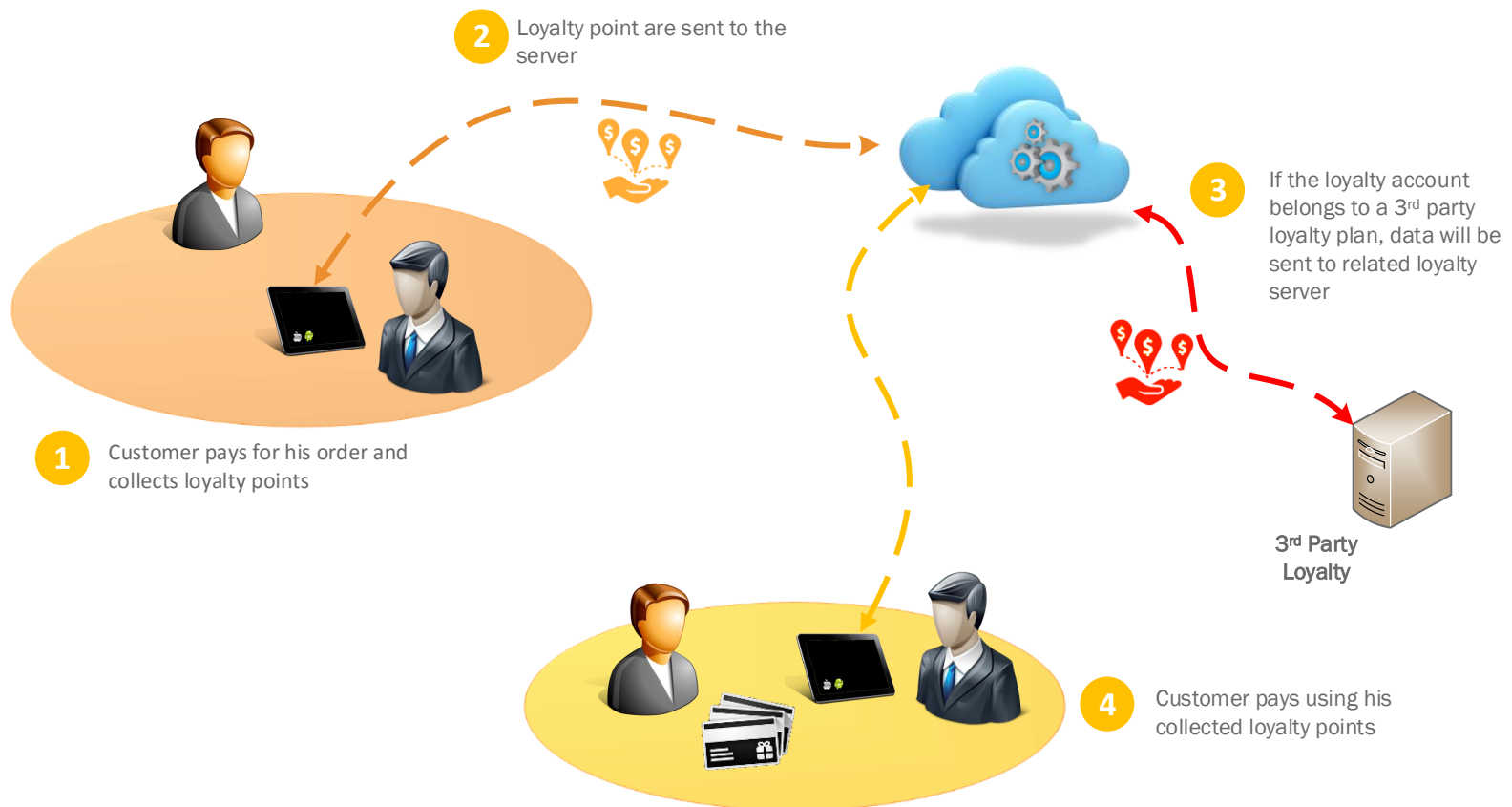
# Self Serve Checkout



# Customer Order Workflow



# Loyalty Workflow



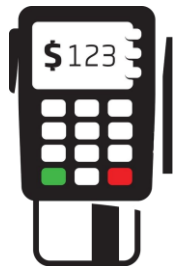
# ECR and MPOS Features



In Store  
ECR  
Tablet



Mobile POS  
“MPOS”  
Smartphone



EMV  
Contactless  
PIN Pads



## Merchant Location Support

Single Merchant with Single location  
Multiple ECR Single Location  
Multiple locations as well as regional support



## New Sale Order

Barcode with Scanner  
Scale for product weight with look up product codes  
Save a Sales Order for future processing  
Manage Refunds and Exchanges  
Pay an order with multiple forms of payment, Cash,  
Credit, Debit, Loyalty Points



## Products and Services

Product and Service categories  
Assign Tax Codes for products and services



## Administration

Support Multiple Cashiers  
Set Admin rights for Cashiers  
Support and manage Cash Drawers



## Customer Facing Interface

Last Scanned product details with price  
Total Check out Price  
Swipe or Tap Loyalty Card at any time during sales process  
Create a New Loyalty Account with Mobile Number  
View Loyalty Account  
Get SMS for Receipt



## Create and Manage a Loyalty Account

Interface to 3rd Party Loyalty  
Support Contactless and Magstripe  
Redeem Points for Dollar value



## Gift Cards

Issue and accept personalized and merchant  
specific gift cards

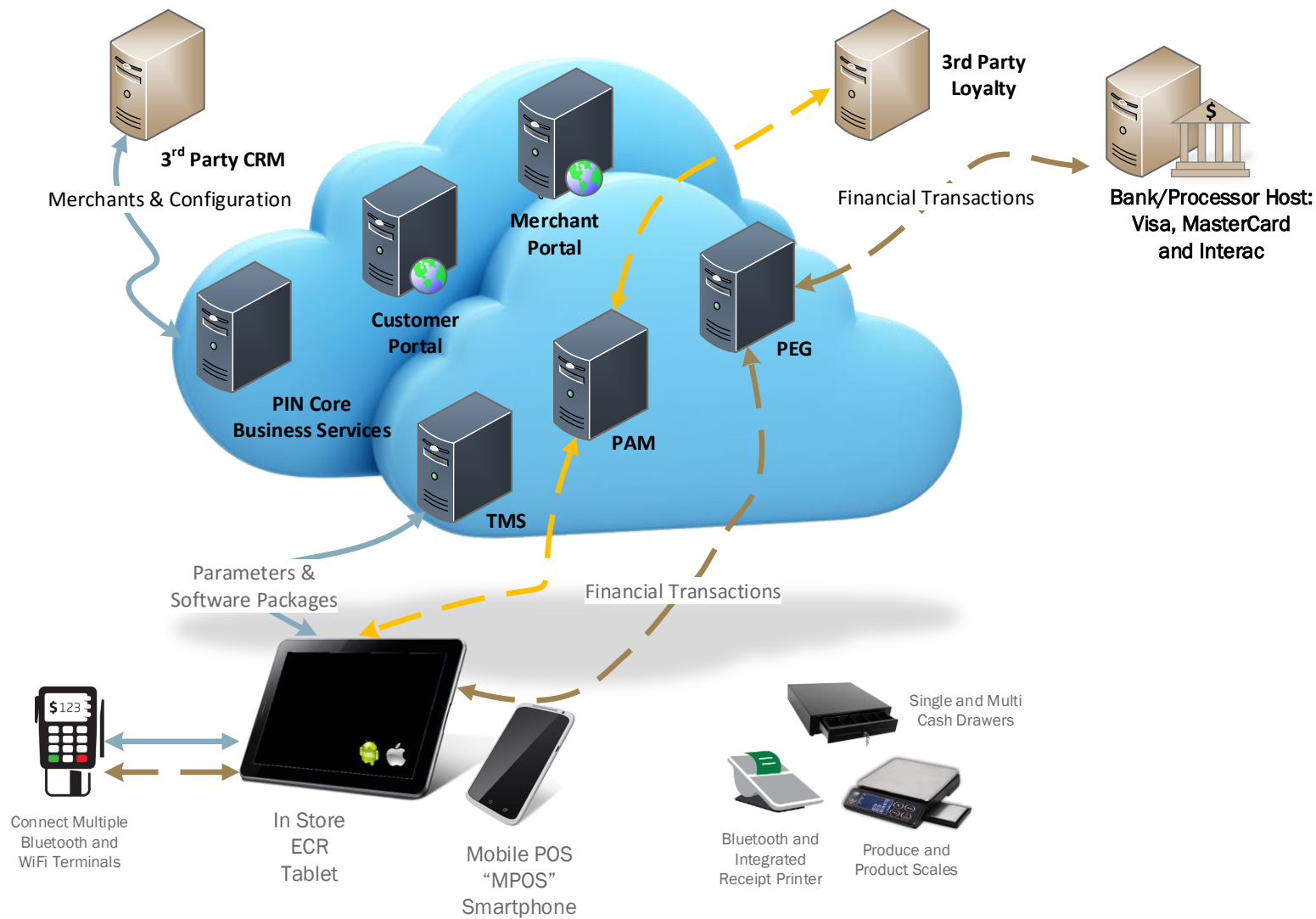


## Reporting



## eCoupons

# Architecture



# Our Partners



Advanced Mobile Payment; Toronto Canada, Dubai UAE a leading manufacture of secure payment terminals in the Middle East delivering cost effective POS hardware as an OEM.



Infrastructure Guardian (IG) a division of New Signature Washington DC. Microsoft 2014 partner of the year offers award-winning managed service for health and performance monitoring of IT infrastructure across data centers, end-points and the cloud.



PCI-DSS environments currently are hosted at Radiant. Canada's largest private network delivering, cloud managed network and hosted PCI DSS. Customers Tim Horton's, Global Payments.



Enterprise-tested platform powering Skype, Office 365, and Bing, with 99.95% availability, 24x7 tech support. 57% of Fortune 500 companies use Azure.



Control Gap in association with GMJ consulting provides PCI consulting, assessment & remediation with years of experience in information security



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