

AJB QUARTERLY ²⁰⁰⁹

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AJB NEWS & EVENTS

NRF – NEW YORK CITY. JAN 10 – 13, 2010

Please visit booth 345. For an advance appointment please call Aleem Ulla at 416-620-8808.

**NACSTECH – NEW ORLEANS, LA.
MAY 5 – 7, 2010**

For more information on NACStech, please call Bohdan Myroniw at ext. 5275.

**FMI 2010 – LAS VEGAS, NV.
MAY 10 – 13, 2010**

For more information on FMI 2010, please contact Bohdan Myroniw at ext. 5275

AJB User Group – Niagara Falls, ON. June 8 – 10, 2010

Please join AJB on June 8th to the 10th at the Queen's Landing Hotel in Niagara Falls, Canada for our annual user group conference. This three day event will keep you informed and entertained. You will hear more about AJB's product direction, meet key payment industry players, and learn about industry trends. This is your chance to talk to AJB product experts and exchange experiences with other AJB customers. In addition, you will enjoy a great lunch and at the conclusion of the information session you will be able to enjoy drinks and a variety of gourmet refreshments.



FiPAY EMV is Now Ready

AJB Software (AJB) is currently providing the latest payment solution, FiPAY EMV, which is ahead of the October 2010 deadline created by Visa and MasterCard to Canadian merchants. AJB's FiPAY EMV communicates with an EMV-certified pin pad to prompt the cardholder for data as requested by the chip located on the EMV card.

Canadian merchants have until October 2010 to implement the new EMV technology, at which point, non EMV merchants in Canada will be responsible for any resulting Visa or MasterCard fraud. Now is the time for Canadian merchants to upgrade their POS systems and software so that they will be ready.

AJB's EMV software applications are PA DSS certified. This enables all of our products to meet all aspects of the new security standard. FiPAY EMV CHIP provides merchants with electronic payment authorization connecting stores, banks, and other points of service (e.g. Kiosk). How FiPAY EMV works is that once the data is received, AJB's FiPAY product formats the transaction in accordance to instructions from the EMV card. This may include processing it locally or sending the transaction to the appropriate financial processor for approval.

For more information on AJB's FiPAY EMV offerings, please contact Bohdan Myroniw at ext.5275

AJB has plenty of fun planned for day three of this year's event. You may choose to take part in our Golf Tournament at the beautiful Royal Niagara Golf Club or attend the Wine Tasting Tour visiting three of the regions finest wineries. Also, a delicious BBQ lunch will be provided at the Golf Club for all attendees of both the golf and wine activities. Come to meet AJB and fellow users in Niagara Falls and we look forward to seeing you.

For more information or to confirm your attendance, please contact Aleem Ulla at 416-620-8808.

SmartClixx

SmartClixx LLC is the worldwide leader providing “closed-loop”, in-house (self-hosted) stored value/gift card solutions. Since 2001, SmartClixx has been offering an innovative in-house solution for stored value cards. This year, Gary Dinkin, CEO and Founder of SmartClixx, assisted the US senate to push the credit card reform act approved by Obama. It includes major legislation introduced by Dodd and Schumer as it relates to open loop gift card legislation.

SmartClixx® has 100% positive references; they have never lost a customer, and are installed in over 30 national and international recognized retail chains. Their tier 1 clients process billions of stored value card transactions annually through tens of thousands point-of-sale terminals, ticket counters, and retail locations.

The SmartClixx SVC application is an in-house solution which allows SmartClixx' clients maintain total control of their data and eliminate dependency on outsourcing to third party processors. There is never a concern for lost transactions, network outages, or missed batch runs. SmartClixx transaction speed is benchmarked at over 2,000 transactions per second (TPS) per server, and can scale to any environment. Approximately 50 real-time reports and queries translate clients' data into valuable information in an instant.

The SmartClixx solution has been benchmarked at over 2,000 transactions per second (tps) per server, and can scale to any environment. Real time reports and queries translate customer data into valuable information in an instant. The SmartClixx solution can provide a seamless integration and migration from competitive solutions with more than 100 proprietary Application Program Interfaces (API's). SmartClixx provides seamless integration and migration from our competitors' systems to ours through more than 100 proprietary Application Program Interfaces (API's).

The SmartClixx solution provides a powerful platform for clients wanting to lower their costs and control operational efficiencies, with minimum impact to their internal IT staff while providing for unlimited future growth.

Some of the SmartClixx retail chain clients include: TJ Maxx, Marshalls, HomeGoods, Saks Fifth Avenue, Lane Bryant, Southwest Airlines, Belk Department Stores, Alltel/Verizon, Boscov's Department Stores, Fashion Bug, Books-A-Million, Chico's, Catherine's, White House/Black Market, and many more.



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HP NONSTOP SERVER PLATFORM

AJB's Retail Transaction Switch (RTS) will be available on the HP's Integrity NonStop Server Platform in the next quarter. RTS currently runs on the Windows OS platforms and the HP's NonStop platform is being added as an alternative option. This added choice provides merchants with more flexibility to choose server platforms. The HP Integrity NonStop Server platform is known for its industry leading security and constantly available real time access to financial transaction data.

By integrating the RTS solution into the HP Integrity NonStop server platform, provides AJB's top tier merchants with a cost-effective solution to process electronic payments. This includes credit, debit, gift card, contact chip and contactless cards and other types of transactions with confidence and security.

The HP Integrity NonStop NB5000c Blade-System Server is one of the many reliable servers that AJB's solution will be able to run on. This server was named the Best Server in 2008 by SearchDataCenter.com due to the 24/7 fault-tolerant ability this server provides, giving users nothing to worry about.

If you would like more information on the HP NonStop Server Platform or RTS, please contact Sergio Fiorda at ext. 5383.

Reducing PCI DSS and PA-DSS Scope

Merchants are looking to AJB for help to reduce the scope of their “PA-DSS” or “PCI DSS” assessment. The challenge has always been the removal of card holder data from all end points as well as minimizing the amount of points where card holder data can be accepted.

In addition to security concerns, merchants need to provide the same level of customer service that their customers have come to expect. Typically, the conflict between security and customer service is a challenge that comes down to performance. A merchant has to balance processing speed of customers at the POS lane, customer service, while keeping their customer’s data secure. AJB’s solutions solve all three goals and provide merchants and their point of sale vendor with a PA-DSS compliant application.

AJB’s FiPAY solutions provide the ability to restrict the number of touch points for card holder input, transmission and storage of card holder data to one application. FiPAY manages the manual keyboard entry and pin pad entry of card information by taking control of the device when an authorization is required. If the card information needs to be typed, swiped, tapped or dipped, FiPAY is responsible for handling the acquisition of card holder data for the transaction. By using FiPAY to control the input devices, the point of sale is removed from the PA-DSS scope as it does not accept card holder data when an authorization is required. AJB provides merchants and their point of sale vendors with a variety of products and solutions that reduce PA-DSS and PCI DSS scope. AJB’s FiPAY, RTS and Pathfinder products are PA-DSS audited annually by our assessor Trustwave, and are posted on the PCI Council website at: https://www.pcisecuritystandards.org/security_standards/vpa/vpa_approval_list.html

For more information on AJB’s and PCI or PA DSS compliance contact Robert Spivak at ext. 5255

