



**FOR IMMEDIATE RELEASE**

**HalCash North America Launches Pin4™ at Money 20/20  
Innovative New Cardless Cash Network for the U.S.**

*Innovative technology enables real-time mobile delivery of cardless ATM cash to consumers  
and provides new revenue streams for ATM owners*

**Las Vegas, NV - October 26, 2015** - HalCash North America today announced the launch of Pin4™, a mobile cardless cash ATM withdrawal solution that provides businesses with a radically better way to engage with their customers through real-time delivery of cash without the need for a debit/credit card or bank account. Pin4™ is helping to innovate the promotional world by offering companies a new reward mechanism for rebates, promotions, rewards fulfillment, and P2P transfers.

With its launch, Pin4 is pioneering cardless cash ATM withdrawals in the U.S. by enabling the next generation of solutions for consumer promotions and P2P transfers. Pin4 offers the highest level of security through its patented dual-pin authentication and is being showcased at Money 20/20 in Las Vegas this week at booth 1233.

“Cardless ATM technology is in its infancy and we are thrilled to launch Pin4, a new mobile cardless cash solution for the U.S.,” said Pin4 Chief Executive Officer Richard Witkowski. “Although this solution is new to the U.S., HalCash - which powers Pin4 - has a very successful track record in Europe where it has completed millions of cardless ATM transactions. The opportunities in the U.S. are enormous and we believe Pin4 will innovate the rebate, promotion and consumer rewards landscape by offering the appeal and effectiveness of instant gratification of cash through cardless ATM withdrawals.”

**ATM Partnerships**

At a time when ATM owners are seeking to build incremental transaction volumes and increase business revenue, the Pin4 Cardless Cash Network is innovating the U.S. ATM industry by providing completely new revenue streams while driving visits by new customers and potential additional retail spending during those visits. Through Pin4 partner Payment Alliance International, one of the largest independent ATM deployers in the U.S., consumers will initially be able to access money through the Pin4 network of ATMs in New York City, Miami, Chicago and Los Angeles, with nationwide access available in 2016.

“Pin4 represents significant and exciting changes in the ATM industry,” said John J. Leehy III, president and chief executive officer of Payment Alliance International. “In our view, Pin4 takes the ATM to a new level of cardless cash withdrawals through P2P transfers and the ability for consumers to receive various promotions via a self-service model, whenever and wherever they want. We’re thrilled to partner with HalCash to launch the Pin4 solution at enabled ATMs in select cities and look forward to a full rollout to the entire PAI ATM network in 2016.”

### **Consumer Promotions and Rewards**

Pin4™ is helping to innovate the promotional world by offering companies a new reward mechanism for rebates, promotions and rewards fulfillment. Providing instant cardless cash helps companies more effectively engage with their customers by offering instant gratification that creates stronger brand loyalty, delivers repeat customers and generates better results.

Instant cardless cash also provides companies with a more efficient and cost-effective promotional currency since there is no need to ship cards or checks through the mail and unredeemed rewards can be easily tracked and cancelled. As an additional benefit, Pin4 is able to provide companies with highly valuable visibility and insight into their customers through detailed tracking and reporting of reward redemptions. This data can be used to refine and optimize subsequent customer engagements.

### **Person to Person (P2P) Money Transfers**

P2P money transfers are growing rapidly in the U.S. and consumers are seeking a simpler and more convenient way to send cash to relatives and friends. Through Pin4 partner Viamericas, a leading money transfer company, consumers can transfer money to their friends and family safely and securely, and the recipient can conveniently obtain the cash in real-time from any Pin4™ enabled ATM.

### **About Pin4™ (Pin4.com)**

Launched in October 2015, Pin4™ is the first independent cardless cash network in the U.S. The solution, powered by HalCash North America, provides real-time delivery of cash to consumers at enabled ATMs without the need for a debit/credit card or bank account. Pin4 provides ATM owners with new revenue streams and is enabling the next generation of solutions for consumer promotions and rewards as well as P2P transfers. At launch consumers can initially access money through the Pin4 network of ATMs in New York City, Miami, Chicago and Los Angeles with nationwide access available in 2016. For more information, please visit [www.pin4.com](http://www.pin4.com) or follow us on [Facebook](#), [Twitter](#) and [YouTube](#).

### **About HalCash and HalCash North America (halcashusa.com)**

HalCash is a global payment authorization, clearing and settlement platform which allows individuals and businesses to send money to recipients who are able to instantly withdraw cash at any enabled ATM without the need for an ATM card or bank account. The HalCash system is owned by, and coordinated through, HAL International in Madrid, Spain, and is currently active in Spain, Poland, India and Morocco with over 22,000 ATMs and 19 banks. Patents for the technology have been granted in 13 countries including: USA, Canada, Mexico, South Africa, and Australia. It is patent-pending in 24 countries. HalCash North America is the exclusive partner of the HalCash System in the United

States and Canada and is bringing HalCash to these markets, allowing for connectivity to North America and the rest of the HalCash world.

**About Payment Alliance International**

Payment Alliance International (PAI) is one of the nation's largest deployers of ATMs, provides ATM processing and maintenance services, ATM equipment sales and support, and ATM branding programs. PAI also offers comprehensive payment and small business solutions including credit, debit and prepaid card acceptance services in retail locations, online or on-the-go using mobile devices...all designed to maximize customer success and make business easy. Payment Alliance International is based in Louisville, Ky. For more information, please visit [www.GoPAI.com](http://www.GoPAI.com) or follow us on [Facebook](#) and [Twitter](#).

**For more information please contact:**

**Media Contacts**

Claudine Cornelis  
Crimson Communicates for Pin4  
Claudine@crimsoncommunicates.com  
(845) 424-6342

Terri Blain  
Payment Alliance International  
[press@GoPAI.com](mailto:press@GoPAI.com)  
(502) 671-4088

###