

Introducing DirectRM Inc's All-in-One Card for Authenticated Payment Solutions:

- Store up to Twenty Credit, Debit and Loyalty Cards
- Digital E-Paper Display
- Cellular Chip and Antenna
- Self-Charging Battery
- Unique 13 PIN -PAD Security Feature
- One-Time-Password (OTP) for ATM and Network Access, Cryptocurrency Transactions and much more

For the minimalist, mobile wallets like Apple Pay, Google Pay and Samsung Pay can reduce the amount of plastic you have to tote around. But, as a relatively new technology, these digital payment methods still aren't always accepted at merchant's terminals.



Enter the high-tech All-in-One Card from DirectRM Inc. Billed as “the world’s first connected, secure payment card,” it looks similar to a traditional credit or debit card but functions much like a mobile wallet: It can store up to Twenty (20) cards and allows you to switch among them. The All-in-One Card avoids some limitations of previous so-called smart cards and, unlike mobile wallets, promises widespread acceptance among merchants upon its launch by June 2020.



How the All-in-One Card Works

Individual banks will roll out their own All-in-One Cards. Customers can then download all their debit, credit, prepaid, multicurrency, cryptocurrency, one-time-use and loyalty cards issued by that bank onto that All-in-One Card. The cost of the card to consumers will depend on what the issuing bank chooses to charge.

All-in-One Card's e-Paper Digital Display allows you to switch between saved cards at the push of a button. It communicates with your bank via a built-in cellular chip and antenna.

The card has an e-Paper digital display that allows you to switch between saved cards at the push of a button and select which to use for a given merchant. There are different memory options depending on the needs of the issuing bank, but the All-in-One Card will store up to Twenty (20) Individual Cards.

The card communicates with your bank via a built-in cellular chip and antenna, which allows data to be transferred between the All-in-One Card and the bank 24/7, worldwide. (The All-in-One Card's cellular communication is not linked to the consumer's phone and does not incur data fees.)

The All-in-One Card can be programmed to be used with a magnetic stripe, EMV chip and contactless payment technologies, depending on what the card's bank chooses.

As with mobile wallet purchases, rewards and travel credit cards that are routed through the All-in-One Card can still earn points on relevant purchases.

What makes All-in-One Card different:

Aside from its interface, there are a few distinctive features that differentiate All in One Card from traditional credit cards and newer mobile wallets.

No Phone or App Needed: Unlike with smart cards or mobile wallets, All-in-One Card is not managed with your phone, and that is a key difference. Many smart card forerunners typically had to be paired with a smartphone app, and some charged fees for the service. Then mobile wallets came along. Those apps are both free to use and now standard issue on many smartphones, making smart cards redundant. The All-in-One Card, though, is a self-contained payment system — no phone or app required. The All-in-One Card has a Built-In Speaker so you can actually make outbound calls right from your All-in-One Card!



Self-Charging Battery: Since your mobile wallet is tied to your cell phone, obviously you cannot use in a brick-and-mortar store if you have not charged your device. Not a problem with the All-in-One Card, which has an “organic recharging chip,” meaning that the card “charges itself through normal operation” and can last indefinitely, Users will not need to charge the card.

Flexibility: Mobile wallets aren’t accepted everywhere, at least not yet. For now, you must check each retailer’s point-of-sale terminal for an icon that indicates you can pay with your cell phone. With All-in-One Card, depending on what the issuing bank requires, consumers could potentially use it at any point-of-sale terminal that accepts credit cards — regardless of whether you slide the card, dip it or hover it over the terminal.

Ready for Immediate Use: Apply for a traditional credit card and you’ll be waiting for it to arrive in the mail. But the All-in-One Card is more or less instant. Banks can distribute All-in-One Cards anywhere, at any time, and cardholders can activate them immediately with the DirectRM’s Auto Enrollment Process via the Internet Security and Authenticated with DirectRM’s own Strong Two-Factor Authentication Methodology.

Unique Security Features: The bank issuing the All-in-One Card can immediately delete and replace any compromised card numbers in the event of a data breach at a merchant. Plus, the card’s cellular connection means that consumers can receive notifications through it, such as alerts about suspicious purchases, One Time Passwords and can click on a “not me” message to set a fraud alert and receive a new card number. Also, if an All-in-One Card is stolen, DirectRM, Inc can get a new card to the user within 24 hours. Your new All-in-One Card provides the following security benefits:

- Denial of Service upon the 5th Failed Attempt to Authenticate your Identity
- Change your PIN Number any time and as many times as you wish
- On-Line Activation with DirectRM’s own Two-Factor Strong Authentication
- All Hair and Fiber Type Forensics are captured in Real Time Mode for Instant Playback in a Court of Law for the Prosecution of the Perpetrator who attempted to use your All-in-One Card at ATM Machines and/or for Merchant Purchases.