

# New Customer Account

---

## Implementation Guide

---



**Shift4**<sup>®</sup>  
Secure Payment Processing  
[shift4.com](http://shift4.com)



**Dollars**  
on the net<sup>®</sup>

# Table of Contents

- Introduction** .....4
- New Account Setup Process** .....5
  - Step 1 – Project Planning Call .....6
  - Step 2 – New Account Setup Form .....6
  - Step 3 – Profit Center Forms .....6
  - Step 4 – Quality Assurance.....7
  - Step 5 – Account Establishment .....7
  - Step 6 – Pre-Installation Assessment.....8
    - Requirements.....8
    - Shift4 Probe Utility .....8
    - Validating Account Data .....8
    - Security Implementation for UTG.....8
  - Step 7 – Implementation and Training .....8
  - Step 8 – Customer Support and Account Maintenance .....9
- APPENDIX A: Pre-Installation Assessment Guide**..... 10
  - System Specifications..... 10
    - Operating System Requirements..... 10
    - Supported Windows Operating Systems..... 10
    - Windows Firewall ..... 10
    - Interface Requirements ..... 11
  - Internet Connectivity Requirements ..... 11
    - 4Go Requirements ..... 11
- APPENDIX B: EMV Enablement**..... 12
  - Step 1 – EMV Devices ..... 12
  - Step 2 – Account Setup ..... 12
  - Step 3 – Forms ..... 13
  - Step 4 – Encode PIN Pads..... 13
  - Step 5 – Configure the POS and Shift4 Software ..... 13
- APPENDIX C: IYC Setup** ..... 14
  - Step 1..... 14
  - Step 2..... 14
  - Step 3..... 14
  - Step 4..... 14
  - Step 5..... 14
  - Step 6..... 14
  - Step 7..... 14
  - Step 8..... 14
- Card Production Companies..... 15

**APPENDIX D: PIN Pad Debit Setup Without EMV** ..... 16

Third-Party Terminals and Devices..... 16

Background ..... 16

The Participants ..... 16

A Smooth Setup ..... 16

    Step 1 – Account Setup ..... 16

    Step 2 – Forms ..... 16

    Step 3 – Encode PIN pads..... 17

    Step 4 – Configure the POS and Shift4 Software ..... 17

**APPENDIX E: MICROS Infrastructure Requirements**..... 18

MICROS Requirements ..... 18

    Step 1..... 18

    Step 2..... 18

Again, welcome to the Shift4 family! ..... 18

**Contact Shift4** ..... 19

## Introduction

Thank you for choosing Shift4's DOLLARS ON THE NET® payment gateway, and welcome to the Shift4 family! We have a straightforward setup, installation, and training process to provide you with the information and support you need to successfully leverage our solution and begin enjoying the following benefits:

- **Lower Costs:** Lower transaction rates with no hidden costs, maintenance, or annual fees
- **Improved Integration:** Single solution for credit and debit cards (including EMV), gift cards, and emerging payment types
- **Centralized Control:** View, edit, access, and audit transactions for all locations via the internet
- **Comprehensive Auditing:** Correct errors and validate transactions
- **Advanced Reporting:** 24-month rolling transaction archive, customizable reporting, and chargeback defense
- **Fraud Reduction:** Prevent “trusted-employee” fraud with tools to track unusual transaction activity or trends and configurable alerts
- **Highest Security:** PCI-compliant; True P2PE® (point-to-point encryption) and TrueTokenization® technology
- **Fast Authorization and Settlement Times:** High-speed, private line connectivity (sub-3-second transactions)
- **Proven Reliability:** 100% uptime for 8 years and counting; Assured Delivery technology
- **World-Class Support:** Live customer service 24/7/365, with expert Las Vegas-based support staff

## I M P O R T A N T

In order for Shift4 to quickly and accurately set up your new account, we need your assistance. The steps included in this implementation guide outline the process by which your new account will be created and implemented, as well as the training process. Please note that how quickly we can create and implement your account depends on your level of involvement with completing the forms and returning the information that we need.

With your assistance, your account can go live within two weeks. Our New Account Coordination team will be available during the entire process to answer questions and help you gather information. You will receive a call from a Shift4 representative in the next few business days. If you have any questions before then, please contact the New Account Coordination team at [702.597.2480 \(option 4\)](tel:702.597.2480) or [newaccount@shift4.com](mailto:newaccount@shift4.com).

The more informed you are, the better you can maximize the value of DOLLARS ON THE NET. We ask that you review all of the implementation steps below in order to get a general overview of the process before beginning step 1 of the new account setup process.

Please let us know if you have any questions or require further assistance. Again, thank you, and welcome to the Shift4 family.

Sincerely,

**Shift4 New Account Coordination Team**

[newaccount@shift4.com](mailto:newaccount@shift4.com)

## New Account Setup Process

### Overview of Steps 1-8 (Requires Approximately 1-2 Weeks to Complete)

- Step 1** – The customer completes a project planning call to discuss their implementation.
- Step 2** – The customer completes all sections of the New Account Setup Form and returns it to Shift4. (Depending on the organization's needs, Shift4 may request that the customer complete a Centralized Account Setup Form.)
- Step 3** – The customer or their merchant services provider (MSP) – also known as the merchant bank – returns the provided processor-specific profit center form(s) to Shift4. Shift4 works with the customer and their MSP to get the processor-specific merchant setup information for the appropriate Shift4 profit center forms. Please note that each location may be required to complete a separate form for their setup. Visa, Mastercard, and Discover will be memorialized on the main processor form. American Express (AMEX) and third-party gift card programs may require separate forms.
- Step 4** – Shift4 performs quality assurance and validation of the merchant setup information and works with the customer/MSP until quality is assured. If the customer has mail order/telephone order (MO/TO) and/or e-commerce accounts, the AVS and CVV settings will need to be reviewed and updated with the customer's preferences.
- Step 5** – Shift4 establishes the customer's account in our system.
- Step 6** – Your Account Setup Coordinator will schedule a pre-installation assessment to verify your system infrastructure is set correctly for a Shift4 installation.
- Step 7** – Your Installation Coordinator will contact you to schedule installation and training:
- Shift4 schedules and completes the installation and configuration of the Universal Transaction Gateway® (UTG®) with the customer.
  - Along with installing the UTG, the Shift4 technician will assist the customer with installing and enabling Ingenico or Verifone devices.
  - Shift4 schedules and completes Systems Administrator and Account Setup training with the Account Administrator.
  - Shift4 schedules and completes Systems Operations and Auditing training with the customer.
- Step 8** – The installation and training processes are complete and the Shift4 Customer Support team begins supporting the customer.

**More detail about each step is provided on the following pages.**

## STEP 1 – Project Planning Call

Every new account is reviewed by the Project Planning team and, based on complexity, may require a project planning call that will include the following:

- Contract review
- Implementation overview
- Shift4/POS interface functionality review
- EMV and device requirements review
- Scheduling of installation and training appointments required to implement your Shift4 solution

## STEP 2 – New Account Setup Form

The New Account Setup Form provides Shift4 with general information about your company that helps us create your account and assist you throughout the account setup and implementation process. The form contains the following sections:

- General account information
- Contact information for key players
- Interface vendor information
- Account Administrator

Our New Account Setup team will be in contact with you to go over this form and assist you in completing any sections that might be unclear. (Depending on the organization's needs, Shift4 may request that you complete a Centralized Account Setup Form.)

Please go to [www.shift4.com/installation](http://www.shift4.com/installation) and download a New Account Setup Form. Complete all sections of the setup form and return it to Shift4 via email at [newaccount@shift4.com](mailto:newaccount@shift4.com).

## STEP 3 – Profit Center Forms

Profit center forms are required in order for Shift4 to accurately set up your merchant account in our system. Please complete profit center forms for every location that will use Shift4's software according to the following process:

- a. Download the appropriate profit center forms from [www.shift4.com/installation](http://www.shift4.com/installation). If you are unsure which forms to complete for your MSP or processor, don't worry. Your Account Setup Coordinator will call you to assist you in choosing the right forms and completing them.
- b. Contact your MSP to acquire your merchant account setup information per location and confirm its accuracy. Notify your MSP that an EMV configuration is required (if applicable).
- c. When speaking with your MSP, request a variance (VAR) sheet. This is also commonly known as a setup or parameter sheet. It represents your specific coding for your merchant account at the credit card processor. You or the MSP will need this information in order to fill out the profit center forms.
- d. Ensure that your MSP/processor has your correct company name, address, and depository bank. The address and phone numbers for each profit center are for their physical locations, not the address and phone number of any corporate offices. Ensure the merchant category code (MCC) at your MSP/processor matches the appropriate MCC and merchant type for your company according to your merchant account setup. Merchant types include hotel, food & beverage, retail, MO/TO, auto rental, e-commerce, etc.
- e. Be sure that your profit center forms contain all the information required, including EMV/debit and gift card/IT'S YOUR CARD® (IYC) information if your location accepts these forms of payment. For more information on EMV, please see *Appendix B – EMV Enablement*. For more on IYC, please see *Appendix C – IYC Setup*.

- f. If you accept AMEX, Shift4 will set up your account to process directly to AMEX. This assures that you receive lower rates, faster funding, and redundancy. Please contact AMEX to confirm that your company name, address, and depository bank are correct. As noted above, the address and phone number you provide must be for your properties' physical locations, not the address of any corporate offices. Some small- to medium-size merchants are required to set up AMEX OptBlue if they do not meet minimum requirements for direct processing. This type of setup will require a separate profit center form.
- g. Once your profit center forms are complete, return them to Shift4 via email at [newaccount@shift4.com](mailto:newaccount@shift4.com). Please be aware that both the New Customer Account Setup Form and the profit center forms must be completed and returned to Shift4 at least ten business days before your scheduled "go-live" date.

## STEP 4 – Quality Assurance

Once we have received your profit center forms, Shift4 will put your information through a rigorous quality assurance review with our New Account Setup team, your third-party processors, and AMEX (if applicable) to ensure that you will be able to authorize and settle compliant batches upon installation.

The profit center forms are reviewed against what is set up at your processor and any discrepancies will be reported to you within 72 hours. Any corrections will require a new review and each validation review may require an additional 72 hours to complete.

# I M P O R T A N T

All forms must be accurate and complete. Any errors or missing information may cause delays in your account setup. Also, inaccuracies on the forms may result in credit card transaction downgrade fees, non-compliance fees, and/or batch settlement problems with your MSP/processor.

## STEP 5 – Account Establishment

After our rigorous quality assurance review has been completed and all corrections to your account information have been made, Shift4 will establish your DOLLARS ON THE NET account in our system based on your confirmed "go-live" date. Physically establishing the account normally takes 24 hours.

Your account number and one-time administrator password will be emailed to the DOLLARS ON THE NET Account Administrator previously identified on the New Customer Account Setup Form. *Please have this email available at your first Account Administrator training.*

## STEP 6 – Pre-Installation Assessment

Once we have established your account, we will schedule a pre-installation assessment to verify your system infrastructure is set correctly for installation. The following information will be discussed during the call:

### Requirements

- System specifications (PC/server)
- Operating system requirements
- Interface requirements
- Internet connectivity requirements

### Shift4 Probe Utility

- Downloading and running the probe utility

### Validating Account Data

- Shift4 serial number
- Slot number
- Slot activation code
- API password (if applicable)
- Generating an Auth Token/Access Token (if applicable)

## Security Implementation for UTG

- Supporting security compliance with the UTG
- Supporting security compliance with TrueTokenization
- Data security standard and best practices
- User security practices

Certain independent software vendor (ISV) partners have certified e-commerce solutions that require server IP addresses to be whitelisted before they can process transactions. When applicable, the customer must provide the necessary IP address during the account setup process at this step. Please discuss with your Installation Coordinator and provide the necessary information.

We will also answer any questions you have about the installation process. Your Installation Coordinator will provide you with any supplemental information you might need based on the Shift4 products and solutions you chose prior to this call.

For more information about the pre-installation assessment, please see *Appendix A – Pre-Installation Assessment* and forward it to your MIS department for verification.

## STEP 7 – Implementation and Training

After your account has been established and your system pre-assessment has been verified, your Installation Coordinator will contact you to schedule your installation and training. These are performed by our Installation Technicians via telephone during normal working hours (Monday-Friday, 5:00 a.m. to 5:00 p.m. PST). Please note the following:

- a. Shift4 schedules and completes the installation and configuration of the UTG with the customer. UTG installation takes about one hour per terminal or server, depending on your system configuration. A downloadable executable will be required. Downloading it prior to the scheduled installation time can reduce the setup time. Your POS/PMS vendor is required to be available either remotely or onsite. Depending on time allowances and/or configuration along with installing the UTG, the Shift4 Installation Technician will assist the customer with installing and enabling Ingenico or Verifone devices.
- b. System administrator and user setup training takes about one hour and must include the Account Administrator previously appointed for the account. This training can be done any time after your account has been established in our system, even prior to your account “go-live” date.
- c. System operations and auditing training takes about one hour and will require the key individuals that you have chosen for this type of training. Within 24 hours after your “go-live” date, our trained staff will take you through your first batch settlement and train you on the importance of auditing your transactions so that you get the best return on your investment. Shift4 also offers free tutorials in DOLLARS ON THE NET Help.

## STEP 8 – Customer Support and Account Maintenance

After your training is complete, your point of contact with Shift4 will be our Customer Support team, which can be reached at [702.597.2480](tel:702.597.2480) (option 2) or [support@shift4.com](mailto:support@shift4.com). Shift4’s DOLLARS ON THE NET Customer Support is the best in the industry and is charged with ensuring that each and every customer is able to fully leverage our solutions at all times. This service is provided to all customers without additional fees or charges.

Our qualified, Las Vegas-based Customer Support team is available 24 hours a day, 7 days a week, 365 days a year, to answer any questions you may have about using DOLLARS ON THE NET, the UTG, and Shift4’s suite of security technologies. They also help ensure that your funds are quickly and accurately deposited into your account. Our Customer Support personnel are knowledgeable about both the interfaces and MSPs/processors and can determine where a problem might lie on either side of DOLLARS ON THE NET, with the third-party software at the POS, or with the processor.

*When using Shift4’s Secure Suite 4 MICROS, contact Shift4 directly – not MICROS – to ensure compliance with PCI and that no data is lost.*

If an issue requires intervention by your bank, processor, hardware support, or network support, Shift4 cannot determine how long the call and resolution will take. However, Shift4 will remain involved until it is determined where the problem lies.



For changes to your existing account, you will work directly with the Shift4 Account Maintenance team. Account Maintenance can assist you with general account setup questions, adding new revenue centers, scheduling reinstallations of the UTG, adding or removing card types, and making changes to your business name or address, processing platform, or POS/PMS. IYC and SiteBuilder gift card requests are also handled by the Account Maintenance team. Additionally, if your property is going through an ownership change, this team will assist in collecting all the necessary paperwork and re-contracting your account in the new owner's name.


Account Maintenance is available Monday-Friday, 7:00 a.m. to 5:00 p.m. PST to assist with your account update needs. Our staff is personable, professional, and takes pride in providing the highest level of customer service available in the industry.

## **I M P O R T A N T**

When you call Shift4's Customer Support team, please have your Shift4 account number ready for identification purposes.

## APPENDIX A: Pre-Installation Assessment Guide


In order to successfully install our UTG application, Shift4 needs to verify that the physical infrastructure for each of your properties meets our requirements. The Shift4 Installation Coordination team will contact you to review the details on the following list and help you ensure your PC/server and system(s) meet all the infrastructure requirements of DOLLARS ON THE NET prior to installation.

 **Note:** Merchants, not Shift4, are responsible for magnetic stripe readers (MSRs or wedges), servers, terminals, external devices (PIN pads), network infrastructure, and the computer on which the UTG is installed.

### System Specifications

To ensure a smooth installation process, the system should meet the following minimum requirements:

- Processor equal to Intel Pentium III, Intel Celeron, AMD Athlon, or newer
- Minimum 800 MHz processor speed
- Minimum 256 MB RAM
- Minimum 40 GB hard drive
- Minimum 10/100 Mbps network interface card
- Shift4-supported Windows operating system with appropriate service packs and security updates (See the bulleted list below for supported versions of Windows.)
- Static internal IP address per UTG

 **Note:** Higher volume merchants may require a more powerful system.

### Operating System Requirements

Verify that the PC chosen to run the UTG is using a supported Microsoft® Windows operating system with the appropriate service packs and security updates installed. Go to [www.update.microsoft.com](http://www.update.microsoft.com) to download any necessary updates. The supported Windows operating systems are listed below.


### Supported Windows Operating Systems


 **Note:** UTG will work in a 64-bit or 32-bit environment. UTG can also operate in a virtualized environment.

- Microsoft Windows 10
- Microsoft Windows 2012 Server
- Microsoft Windows 8
- Microsoft Windows 2008 Server
- Microsoft Windows 7

### Windows Firewall


Shift4 conforms to the strictest security requirements. For security reasons, both the UTG and the UTG Stub must be installed on a machine behind a firewall. However, because a firewall restricts communication between your computer and the internet, it is necessary to adjust the settings for the UTG or the UTG Stub so it can communicate through the Windows firewall. Listing the UTG or the UTG Stub as an exception will accomplish the task. If the UTG or the UTG Stub (if you are using UTG Stub) is not listed, you will need to add them to the exception list.

 **Warning!** Unless used with True P2PE, installing the UTG on a non-supported operating system is a violation of PCI Data Security Standard (PCI DSS) Requirement 6.2 and may also render your systems more vulnerable to a security breach.

 **Tip:** To stay fully compliant with security standards, as well as ensure machine stability while running the UTG, make sure you keep the machine up to date with the latest Windows updates.


## Interface Requirements

The UTG communicates with external devices (such as PIN pads and signature capture devices) in conjunction with POS systems, PMS solutions, or other systems through various API connectivity methods. Before installation, verify that all interfaces are listed as Shift4 certified on the Shift4 Integrations webpage [www.shift4.com/pos\\_pms](http://www.shift4.com/pos_pms). Not all interfaces are listed on the webpage. If your interface is not listed, call Shift4.


 **Note:** You must verify that all interface drivers are completely loaded and current.


## Internet Connectivity Requirements

For security reasons, an internal static IP address is required on every machine where a UTG is installed. In addition, because of card association security requirements, the UTG must be installed on a machine that is protected behind a firewall. It is the merchant's responsibility to configure static IP addresses or networks.

 **Note:** If you are in a DHCP environment, you can reserve an IP address to make it appear static.

Connecting to Shift4's data center requires outbound connections to TCP/IP ports 26880 and 26881. Configure the firewall to allow established, resultant, server, or ephemeral traffic across these ports to successfully connect. The exact name for the ephemeral type of resultant connection depends on the firewall's naming conventions. Specifically defined inbound connectivity policies are not required.

 **Warning!** If you have multiple internet connections, you need to have a way to switch between connections. The UTG does not automatically switch to an alternate internet connection.

 **Warning!** When the term SSL is used throughout this document, it should be interpreted as the newest version of TLS, TLS v1.2. In accordance with the PCI DSS v3.2, all versions of SSL, TLS v1.0, and TLS v1.1 are no longer considered "strong encryption" and should never be used for non-console access to card data environments through public networks or to transport card data over public networks. As a part of our commitment to providing advanced security, Shift4 no longer supports these older protocols. For more information, see [www.pcisecuritystandards.org/documents/Migrating\\_from\\_SSL\\_Early\\_TLS\\_Information%20Supplement\\_v1.pdf](http://www.pcisecuritystandards.org/documents/Migrating_from_SSL_Early_TLS_Information%20Supplement_v1.pdf).

## 4Go Requirements

There are many variables we take into consideration when implementing our 4Go software, including: the type of MSR devices you have deployed at each terminal, how the MSR devices are connected to each terminal, the configuration of your network, and whether or not your POS/PMS is certified to process 4Go transactions. These items will be discussed during your project planning call prior to implementation.

## APPENDIX B: EMV Enablement

In the simplest terms, EMV is a special chip embedded on a credit or debit card that helps to prevent card-present fraud at physical points of sale. The EMV chip prevents counterfeiting, skimming, and the use of lost or stolen credit or debit cards. The specification for EMV chips was first created in 1994 by the credit card brands Europay, Mastercard, and Visa (EMV) and is now owned by AMEX, JCB, Mastercard, UnionPay, and Visa. For more than two decades, EMV chip cards have been in use in every major market in the world – except the U.S.

More specifically, EMV defines how a payment terminal interacts with a chip card. The EMV chip, which is similar to a cell phone SIM card, is embedded on a credit card. When properly implemented, the EMV card will authenticate each transaction, preventing card-present fraud. In the U.S., each credit card brand has developed its own chip-functionality specifications and theoretically, for the convenience of both consumers and merchants, U.S. EMV chip cards will retain a magnetic stripe for a few years until EMV adoption is 100%. But note, even in areas where EMV has been implemented for years, not a single EMV-compliant country has reached 100% adoption.

While most global markets have required that EMV cards be issued with PINs (known as chip and PIN), the U.S. market is unregulated and the credit card issuers may adopt signature verification at the point of sale, known as chip and signature, instead of a PIN. This has benefits in terms of not requiring consumers to memorize another PIN and not requiring PIN devices at restaurants, but it also has major drawbacks, namely that a PIN is a much more secure verification of a cardholder than a signature.

### The Participants

EMV is quite a bit more complicated than credit. The players in a typical EMV installation are listed below:

1. The MSP
2. The EMV-certified processor (not all credit card processors also support EMV with Shift4)
3. The key injection facility (KIF)
4. The company that supplies the PIN pads (can be the ISV, MSP, KIF, device manufacturer, or other third party depending on the situation)

### A Smooth Setup

The single biggest reason for PIN pad and EMV trouble is an incorrect setup. Unfortunately, as previously mentioned, there are many participants/systems that have to all be in perfect agreement for EMV to work properly. If they differ in even one small way, the process might not work correctly.

The following steps are designed to help your EMV enablement process be as straightforward as possible.

#### Step 1 – EMV Devices

Shift4 understands that the demands of every merchant's business are unique, including the need for payment processing device flexibility. With the UTG, merchants can seamlessly connect to credit, U.S. and Canadian PIN debit, U.S. and Canadian EMV, gift card, electronic signature capture (SIGCAP), P2PE-encrypted readers, and electronic check verification devices without complicated connections or third-party intervention. You can use the link below for an all-inclusive list of certified third-party terminals and devices currently supported by Shift4. After a device is selected, a communication method based on your ISV's EMV integration plan or their certification with Shift4 should be determined (e.g., USB, Ethernet, serial, Bluetooth, WiFi). In some cases, your ISV or MSP/processor can help you make this choice. Next, the merchant will need to select a Shift4-approved distributor (or KIF) that is able to inject our *True* P2PE keys and the necessary processor PIN encryption keys for online PIN-based EMV support. Then, the merchant will place the order.

Device information can be found at this link: [www.shift4.com/thirdpartydevices](http://www.shift4.com/thirdpartydevices).

#### Step 2 – Account Setup

Set up your EMV accounts with your MSP/bank and processor. This might be anywhere from one to three companies, depending upon how your accounts are processed. Regardless of how many companies are involved, you might end up setting them all up through your bank. Be sure all parties are aware of your intent to process EMV via Shift4.

If your accounts are already set up, call your MSP/bank and processor to ensure all information is both correct and consistent.

Shift4 is certified for EMV with the U.S. and international processors listed at the link below:

[www.shift4.com/dotn/integration/banks-processors.cfm](http://www.shift4.com/dotn/integration/banks-processors.cfm).

### Step 3 – Forms

Once your MSP/bank and processor accounts are set up, you can proceed with completing the profit center forms that Shift4 requires to set up your account with us. As mentioned previously, you must ensure that the profit center forms are completely and accurately completed prior to sending them to your Shift4 Account Setup Coordinator. As noted above, ensure the information at all locations, including Shift4, is accurate, complete, and consistent.



**Note:** *EMV is also compatible with debit for most Shift4 EMV certifications. If you want to accept debit transactions, make sure to have your MSP/bank and processor add debit to your account. Shift4 is certified for debit with the U.S. and international processors listed on the Shift4 Integrations webpage [www.shift4.com/dotn/integration/banks-processors.cfm](http://www.shift4.com/dotn/integration/banks-processors.cfm). For additional details regarding debit, please see Appendix D – PIN Pad Debit Setup Without EMV.*

### Step 4 – Encode PIN Pads

In addition to providing the EMV account information that Shift4 requires, your business will need to have its PIN pads encoded. The PIN pad must be encoded with the correct information – called “key injection” or “encryption” – for the processor your business uses. If the PIN pad is not encoded correctly, the system will not work and you will have to have the PIN pad re-encoded with the correct information, requiring additional time and money to get your Shift4 solution up and running. The process of adding Shift4 P2PE encryption keys and processor PIN encryption keys into a blank PIN pad so it will function correctly is usually completed by a KIF.

How do you know which key the PIN pads need to be encoded with? It depends on two factors: the type of PIN pad and the EMV processor and acquiring bank you will be using. Your MSP will need to provide you with the correct PIN encryption key, which in turn you will provide to the KIF when you place your device order. The KIF should set up the PIN pads correctly, based on that information.

### Step 5 – Configure the POS and Shift4 Software

After the EMV information is entered into Shift4’s system as part of the account setup process, fine-tuning might be needed to ensure the correct operation for EMV processing. Some POS systems require configuration changes to be able to accept EMV cards. In most cases, whoever installs the PIN pads into your business system will also test them. Along with configuring Shift4’s UTG software for EMV, you will also need the UTG Stub to ensure correct functionality (if you are using UTG Stub). The UTG Stub infrastructure requirements are the same as those needed for UTG and can be reviewed in *Appendix A – Pre-Installation Assessment*.

As you can see, EMV processing is not simply “plug and play”! By working together, we can ensure that your EMV installation is as easy as possible.

If you have any questions, please call your Account Setup Coordinator at [702.597.2480](tel:702.597.2480) (option 4).

## APPENDIX C: IYC Setup

Thank you for choosing IT'S YOUR CARD (IYC), Shift4's leading-edge gift card program. Along with your regular training and installation, IYC requires the following additional steps to ensure proper implementation.

**Step 1** – Before creating (issuing) a batch of gift card numbers, you will need to make a few business decisions regarding how you plan to implement a gift card program. These decisions will be discussed during an initial project planning call and during a separate IYC administrator training.

- **Gift Card Type:** Choose from e-card, prepaid/gift (non-reloadable), and prepaid/gift (reloadable).
- **Number of Cards:** Choose the desired number of gift cards to be included in the batch (maximum 10,000).
- **Expiration:** Choose the number of months the cards in the batch will be active and available to your customers for use and select the starting point.
- **Breakage:** Choose whether you will charge a monthly maintenance fee on sold-but-unused gift cards. Please refer to the laws of your state to determine whether this is an option available to you.
- **Password Required:** Choose whether you want your customers to provide a password to make purchases with their cards.
- **Pre-activated Cards:** Choose whether you want the cards pre-activated with a common amount.

**Step 2** – Your Account Setup Coordinator will schedule a 30-minute appointment to walk you through the issuance training process and help you obtain the information your card manufacturer will need to program the magnetic strip on the back of your gift cards. If you are importing cards from a previous gift card program, the appointment will take approximately 60 minutes.

**Step 3** – Depending on your business practices, you may need SiteBuilder training. IYC's SiteBuilder lets you choose to set up an iFrame that communicates to your IYC database via DOLLARS ON THE NET in the background. It then integrates seamlessly into your company's website (for advanced users or users with a web developer), or (for less advanced users) choose from five templates that your company's website can link to. Branding, coloring, and adding logos to your template are easy with SiteBuilder's easy-to-use tools. Everything you need to support your online gift card selling efforts is included within IYC at no additional cost.

**Step 4** – Once you have completed the project planning call for IYC and determined all necessary information, you must send the encoding file and the card production with IYC guideline information to your card manufacturer and have them create three sample cards.

**Step 5 – Mail the sample cards to:**

Shift4 Corporation  
Attention: Installation Coordination Division  
1491 Center Crossing Road  
Las Vegas, NV 89144

**Step 6** – After we receive your samples, we will test them for appropriate coding and production by swiping them into our test system. We will then contact you and advise you of the results. If there are any issues to report, we will clarify the issues and suggest possible solutions.

*Be aware that Shift4 does not approve your cards. We only advise you as to the results of the testing and offer suggestions for improvements.*

**Step 7** – If your cards meet our requirements, you can proceed with the rest of your order. However, if the cards do not meet our requirements, you will need to have your card manufacturer follow our advisement. You will then need to repeat steps 4 and 5.

**Step 8** – Notify your Account Setup Coordinator once you have received the cards from your card manufacturer and are planning to start selling them. Your Installation Coordinator will then contact you to schedule your IYC product training, which takes approximately one hour and includes showing you how to use the IYC gift card program.

## Card Production Companies

Below is a reference list of card production company contacts. It is provided for your reference only. In no way does Shift4 recommend or endorse any of the card manufacturers listed.

<b>Western Business Systems</b> 828.277.6145 <a href="http://www.westernbusinesssystems.com">www.westernbusinesssystems.com</a>	<b>Plastic Graphic Company</b> 847.487.2030 <a href="http://www.plasticgraphic.com">www.plasticgraphic.com</a>	<b>Clondalkin Group</b> 866.545.8703, ext. 282 <a href="http://www.clondalkingroup.com">www.clondalkingroup.com</a>
<b>Vanguard ID Systems</b> 800.323.7432 <a href="http://www.vanguardid.com">www.vanguardid.com</a>	<b>Bristol ID Technologies</b> 866.922.9821 <a href="http://www.bristolid.com">www.bristolid.com</a>	<b>ABCorp</b> 800.776.7333 <a href="http://www.abnote.com">www.abnote.com</a>

If you have any questions during this time, please contact your Account Setup Coordinator at 702.597.2480 (option 4) or [newaccount@shift4.com](mailto:newaccount@shift4.com).

*{ As Shift4 will only teach you how to use your gift cards with DOLLARS ON THE NET, you will need to seek out additional implementation and training for your POS system. }*

## APPENDIX D: PIN Pad Debit Setup Without EMV

### Third-Party Terminals and Devices

Shift4 understands that the demands of every merchant's business are unique, including the need for payment device flexibility. With the UTG, merchants can seamlessly connect to credit, U.S. and Canadian PIN debit, U.S. and Canadian EMV, gift card, electronic signature capture (SIGCAP), P2PE-encrypted readers, and electronic check verification devices without complicated connections or third-party intervention.

You can use the following link for an all-inclusive list of Shift4-certified third-party terminals and devices currently available:

[www.shift4.com/thirdpartydevices](http://www.shift4.com/thirdpartydevices).

Please call your Account Setup Coordinator at 702.597.2480 (option 4) and we will be happy to clarify any part of the process.

### Background

Businesses benefit from the ability to accept debit cards. These benefits include the following:

- Debit transactions cost less than all but the smallest credit transactions
- It's faster for customers to pay with a debit card than with a check
- The funds from a debit transaction go into the business's account much faster than a check
- Debit transactions are easy to audit because they show up on the same statement as the business's credit card sales

However, while debit cards are great for both the business and the customer, they can be much more complicated when it comes to their installation and support. This document will provide a few tips to ensure a smooth, pain-free setup.

### The Participants

Debit is quite a bit more complicated than credit. The players in a typical debit installation are listed below:

1. The MSP
2. The debit processor (not all credit card processors also support debit)
3. The company that sells the PIN pads
4. The PIN pad-encrypting company, or KIF (which can sometimes be the processor)

### A Smooth Setup

The single biggest reason for PIN pad and debit trouble is an incorrect setup. Unfortunately, mentioned above, there are many systems that all have to be in perfect agreement for debit to work properly. If they differ in even one small way, the process might not work correctly. The following tips are designed to help your debit process be trouble-free.

#### Step 1 – Account Setup

Set up your debit accounts with your MSP/bank and processor. This might be anywhere from one to three companies, depending upon how your accounts are processed. Regardless of how many companies are involved, you might end up setting them all up through your bank. Be sure all parties are aware of your intent to process PIN debit via Shift4.

If your accounts are already set up, call your MSP/bank and processor to ensure all information is both correct and consistent.

Shift4 is certified for debit with the U.S. and international processors listed at the link below:

[www.shift4.com/dotn/integration/banks-processors.cfm](http://www.shift4.com/dotn/integration/banks-processors.cfm).

#### Step 2 –Forms

Once your MSP/bank and processor accounts are set up, you can proceed with completing the forms that Shift4 requires to set up your account with us. Ensure that the profit center forms are completely and accurately filled out prior to sending them to your Account Setup Coordinator. As noted above, ensure that the information at all locations, including Shift4, is accurate, complete, and consistent.



### **Step 3 –Encode PIN pads**

In addition to providing the debit account information that Shift4 requires, your business will need to have its PIN pads encoded. This is the process of adding highly secure codes into a blank PIN pad so that it will function correctly. The process is usually completed by a KIF.



The PIN pad must be encoded with the correct information – called “key injection” or “encryption” – for the processor your business uses. If the PIN pad is not encoded correctly, the system will not work and you will have to have the PIN pad re-encoded with the correct information, requiring additional time and money to get your Shift4 solution up and running.

How do you know which key the PIN pads need to be encoded with? It depends on two factors: the type of PIN pad and the debit processor you will be using. The encoding company should set up the PIN pads correctly based on that information.

### **Step 4 – Configure the POS and Shift4 Software**

Once the debit information is entered into Shift4’s system as part of the account setup process, fine-tuning might be needed to ensure the correct operation of your debit processing. Some POS systems require slight configuration changes to be able to accept debit cards.

In most cases, whoever installs the PIN pads into your business system will also test them. Along with configuring Shift4’s UTG software for debit, you will also need the UTG Stub to ensure correct functionality (if you are using UTG Stub). The UTG Stub infrastructure requirements are the same as those needed for the UTG and can be reviewed in Appendix A – Pre-Installation Assessment.

As you can see, debit processing is not simply “plug and play”! By working together, we can ensure that your debit installation is as easy as possible.

If you have any questions, please call your Account Setup Coordinator at [702.597.2480](tel:702.597.2480) (option 4).

## APPENDIX E: MICROS Infrastructure Requirements

Some of our customers utilize Shift4's secure driver for their MICROS POS system. In order to ensure compliance and operability, Shift4 has written this MICROS driver to be installed at the same time the UTG is installed. Therefore, the process for a MICROS installation is a little bit different and more involved than a regular installation.

The following steps will give you a head start if you do require a MICROS installation process.

### MICROS Requirements

**Step 1** – The Shift4 Installation Coordination team will gather some preliminary information to give to our MICROS installation staff. Please gather the answers to the following questions to ensure you are ready for the transfer of your installation to our expert MICROS installation staff:

- a. **Who is the contact at your company for the MICROS installation?**  
Include name, contact phone number, and contact email.
- b. **Who is the contact at your MICROS vendor?**  
Include the company name, contact name, contact phone number, and contact email.
- c. **Which MICROS product are you using?**  
Include the product name and version.
- d. **Does your PC have a secondary NIC card?**  
(This answer is only required if on the same network as another POS/PMS.)

**Step 2** – Our MICROS installation staff will gather additional information required to schedule the installation. Once all pertinent information is collected, the MICROS installation staff will schedule your UTG and MICROS driver installation.

### Again, Welcome to the Shift4 Family!

If you have any questions, please call your Installation Coordinator at [702.597.2480](tel:702.597.2480) (option 4) and we will be happy to clarify any part of the process.

## I M P O R T A N T

Please make sure that you call Shift4's 24/7/365 Customer Support team if you have any questions regarding credit card processing or the operation of the driver with your MICROS system. Calling any other organization, including MICROS, for support could lead to misinformation and potentially the loss of your valuable data.



## Contact Information

### Shift4 Corporation

1491 Center Crossing Road  
Las Vegas, NV 89144  
702.597.2480

[shift4.com](http://shift4.com)

[newaccount@shift4.com](mailto:newaccount@shift4.com)

[myaccount@shift4.com](mailto:myaccount@shift4.com)

[support@shift4.com](mailto:support@shift4.com)

Copyright © 2017 Shift4 Corporation. All rights reserved.  
Private & Confidential.

Universal Transaction Gateway® (UTG®), 4Go®, 4Word®, and i4Go®  
are covered by one or more of the following U.S. Pat. Nos.:  
7770789; 7841523; 7891563; 8328095; 8688589;  
8690056; 9082120; 9256874.

Any Shift4 trademarks, registered trademarks, or third-party  
trademarks are the property of their respective owners.