

Shift4® word

The Voice of Shift4 Corporation and \$\$\$ ON THE NET®

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Payment Processing News from Shift4 Corporation

September 2004

Shift4 is pleased to present the first edition of *Shift4Word*, our new e-newsletter for Shift4 customers. *Shift4Word* will arrive periodically in your email inbox to provide you with the latest industry, company and solution information. This newsletter is designed to help provide you with the information and support you need to successfully leverage Shift4's solutions within your organization. Therefore, if you have any comments, suggestions or ideas about what you'd like to see in an upcoming issue, please do not hesitate to contact us at rkalogeris@shift4.com.

YOUR SUCCESS IS IN THE CARDS

According to a recent national consumer survey by TNS Intersearch's Financial Services Group, an estimated 97 million Americans, or 45% of the adult population, bought a gift card in the last 12 months. Gift cards are quickly becoming a standard tool for businesses looking to drive sales, promote customer loyalty and enhance their marketing efforts. Unfortunately, the need for stand-alone terminals, additional phone lines and the high transaction rates associated with most gift card solutions have made them a costly and complicated endeavor. Enter Shift4's "It's Your Card®" gift card and certificate solution, the most comprehensive gift card system on the market today.

It's Your Card utilizes the Application Service Provider (ASP) paradigm and is fully integrated with \$\$\$ ON THE NET®, meaning it offers the same universal POS/PMS integration, processor neutrality, advanced reporting, high speed connectivity and low costs. In addition, It's Your Card provides extensive web capabilities that allow you to sell, activate, deactivate, inquire on balances and denominate cards right over the web on a site that can be customized to reflect the basic look and feel of your own website. It's Your Card supports both physical (plastic) cards and e-cards (electronic gift certificates sold over the web), as well as full integration with many of today's leading loyalty and gift card solutions.

It's Your Card offers a comprehensive gift card

solution that is fully integrated into the systems that you already use. You can activate, swipe, charge, report and process balance inquiries for gift cards from the same place you charge credit cards. Plus, with It's Your Card, gift cards can be used across the entire enterprise regardless of whether different locations utilize different point of sale systems or processors.

If you would like more information on Shift4's gift card solution, contact your Account Representative today at (702) 597-2480.

CREDIT CARD 101

One of the main goals of the Shift4Word is to help our customers become better educated about the credit card industry and transaction process. The more informed our customers are the more they can do to minimize the time and money they spend on credit card processing. In each issue of the Shift4Word, we will include an article on a different topic or issue facing the credit card industry today. If you have a specific topic you would like to see covered or questions you would like answered, please send them to rkalogeris@shift4.com.

What is CISP and how does it affect me?

Visa's Cardholder Information Security Program or CISP is a set of security requirements set by Visa USA. CISP defines a standard of due care and enforcement for protecting sensitive information.

To comply with CISP, organizations must meet twelve defined security requirements designed to protect data and carefully manage and track all data access. The program requires that organizations annually undergo an independent security audit to validate the compliance of their processes and operations. While security can never be completely guaranteed, organizations adhering to CISP requirements can minimize the risks of compromised financial data.

CISP isn't just for e-commerce organizations; these requirements are for every organization from brick and mortar retail stores, restaurants and resort properties, to online reservation sites and mail and telephone order organizations. Most importantly, Visa's CISP program isn't optional. All merchants and service providers must be compliant with CISP. Failure to comply can lead to significant fines and even the loss of the ability to accept Visa cards.

The deadlines for compliance are fast approaching. All service providers must be compliant by September 30, 2004. Merchants that process more than 6 million Visa transactions annually must submit their compliance documentation by September 30, 2004. Merchants who process 500 thousand to 6 million Visa transactions annually have until March 31, 2005 to submit their documentation.

Shift4 was among the first organizations to be certified compliant with CISP (a complete list of compliant service providers is published by Visa and can be accessed at www.visa.com/cisp). All our data centers, as well as our \$\$\$ ON THE NET solution, have been independently audited and are recognized by Visa USA as compliant.



Since \$\$\$ ON THE NET is an ASP solution – meaning Shift4 hosts the data and manages the data access – merchants utilizing \$\$\$ ON THE NET are not storing any financial data or credit card numbers. Therefore, \$\$\$ ON THE NET merchants should not have to make any changes to comply with CISP.

Shift4 is proud of the level of security we provide and of our CISP certification and are happy to answer any questions you may have. We invite you to visit our website at www.shift4.com or call us at (702) 597-2480, ext. 3430 for further details.

TECH TIPS

How do I change Fraud Sentry email settings in \$\$\$ ON THE NET?

Depending on the security requirements of your account, you may be able to change who receives the Fraud Sentry email notifications directly in the \$\$\$ ON THE NET system. Log on to the Root Administrator Account and navigate to **Account Settings** (under **Home - Administration Home - Account Settings**). Once in Account Settings, make the necessary e-mail address changes in the Fraud Sentry Notifications section and click **Apply** at the bottom of the screen.

If the e-mail address you wish to change does not appear in the Fraud Sentry Notifications section, Shift4 has configured your settings and you must contact us to make any changes. Please fax a signed change request on company letterhead to (702) 804-6119. Include the reason for the change (e.g. old contact no longer with property, etc.), a business card, and copy of your picture ID.

Why do batches suspend?

\$\$\$ ON THE NET customers typically experience fewer suspended batches than those on dial up, but Internet-related communication issues and data corruption can cause the occasional suspended batch. Corrupt or missing data in the settlement file, such as invalid card numbers, authorization codes or amounts, can also cause a batch to suspend. For most processors we work with, settlement batches are an all-or-nothing proposition; it only takes bad data in one transaction (continued)

to cause a batch to suspend regardless of how many transactions are in that batch. The upside is this setup practically eliminates the dangers involved with partial batch settlements.

Please contact Customer Support each and every time a batch suspends so we can ensure suspended batches are in fact not received by your processor (occasionally they are) and that they are resubmitted in a timely manner. Calling your processor for verification that the batch was received may prevent duplicate batches and embarrassing moments with your customers.

To reach Customer Support call (702) 597-2480 and select Option 2 or email support@shift4.com.

WARM WELCOME

We would like to extend a warm welcome to the following companies who have recently signed with Shift4. We appreciate their business and are excited to be putting our solution to work for their organization.

*Beauty Alliance
Blue Harbor Resort Sheboygan
Geneva State Park
Little Rock Metro Center Hilton
MaxMara
Milwaukee PC
Omaha Hilton
Premier Designs*

*Royal Sonesta Hotel - New Orleans
Steamworks - Toronto
Sunterra Centralized Services
University Place @ Portland State University
Welk Resort Properties*

PRESS BOX

Click below for the most recent news about Shift4 and our award winning solutions.

[Shift4 Corporation Leads Payment Gateway Industry in Reliability - Las Vegas, NV, July 27, 2004](#)

[NOVA and Shift4 Team Up For High-Speed Communications Transaction Times Reduced to 3 Seconds Using Direct IP Connection - May 12, 2004](#)

[Shift4's Enhanced Interface to MICROS® Offers Signature Capture, Gift Card Processing, Dynamic Currency Conversion & PINned Debit - Las Vegas, NV, April 20, 2004](#)

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