

Shift4® word

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

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Payment Processing News from Shift4 Corporation

January 2005

Shift4 looks forward to sharing a happy, healthy and prosperous New Year in 2005!

NEW FEATURE

Transaction Grid Edit

Shift4 is proud to introduce a new feature in \$\$\$ ON THE NET – Transaction Grid Edit. This tool allows merchants to view and edit all unsettled transactions from one screen. The grid lists the invoice number, clerk number, business date, card type, truncated card number, customer name, transaction amount and transaction type for each transaction. The grid also notes whether there were any problems associated with the transaction.

From this screen, merchants can make changes to the amount of any one transaction or change the type of transaction to an Auth Only, Sale/Credit or Void. Merchants can also select multiple transactions at once and change the transaction type for all selected transactions simultaneously. For ease of use, the list of transactions can be sorted based on the data in any column simply by clicking on the associated header.

To access this tool, click on **Current** from the top menu and select **Edit Transactions in Grid**.

A screenshot of this new tool is included at the end of this PDF.



NEW INTERFACES

Shift4 is pleased to announce the following new or enhanced interfaces:

- ElevenOS by Eleven Wireless Inc.
- Emerald by IEA Software, Inc.
- Gary Jonas Computing Ltd.
- Enhanced MICROS 8700 & 9700 - now with full gift card, signature capture and dynamic currency conversion capabilities
- Enhanced Retail Pro® - now with full gift card, signature capture and US & Canadian PINned debit
- SpaBiz
- xAuthorize E-Commerce Solutions

A full list of the nearly 100 POS & PMS interfaces available can be found at www.shift4.com/pos_pms.cfm.

CREDIT CARD 101

Regaining the Balance of Power from Your Processor

You might be surprised to know that your bank and their processors are not your advocate, because they make more money if you make mistakes with credit cards. Mistakes like not calling when you get a “referral” request, making up “fake” auth codes, not swiping cards when you can, not settling on a timely basis, not separating out MIDs or not following all credit card regulations all cost you money, because they all cause your transactions to downgrade.

Of course, while your processor may not be your advocate, the truth is you do need them.

You would not be able to accept credit or debit cards without them. You'd have no way of checking the validity of a card or of ever getting money from the cardholder's bank. But that doesn't mean they have all the power. The truth is: the processor also needs you. They make their money by processing transactions, less transactions equal less money and no business wants that.

One of the great advantages of a gateway solution like \$\$\$ ON THE NET is that you have the power to regain some of the control in the relationship with your processor. For a merchant without a gateway, the ability to switch between processors is greatly hampered because expensive and time consuming programming is required at the point-of-sale (whereas with Shift4 it's as easy as filling out a form). Processors and MSPs realize this and spend most of their time working to bring in new customers and little time servicing the ones that already exist. (NOTE: MSPs, or Merchant Service Providers, are the ones who sell the processor's services directly to the merchant, they're the ones who signed you up for processing and helped you get setup.)

So what does this mean to you? Simple, it might be time to negotiate. The processing industry is an increasingly competitive place. As the acceptance of credit cards has sky rocketed so too has the number of MSPs and processors. There is an increased level of competition. MSPs are constantly offering lower and lower discount rates to attract new customers from the competition.

If you haven't had a change to your discount rate since you initially signed up with your MSP or if it's been a couple of years, now is the time to renegotiate. You can compare bids from different MSPs or processors to get the best rate. You can use these rates to change MSPs or to negotiate with your existing provider who is often more than willing to adjust their rates if they know you are looking at alternatives.

Shift4 is completely bank and processor neutral. We are not advocating that you make a switch. If you're happy with the rate and service you receive now, great. However, if you want to see

what alternatives are out there, remember that with \$\$\$ ON THE NET you can quickly, easily and inexpensively switch processors.

TECH TIPS

Why do my transactions 'time out' and what can I do about it?

When a transaction times out it is because of a communication error somewhere along the payment process. Communication errors can occur at WAN/Internet level (meaning your Internet carrier is down), the LAN level (your POS system is having trouble communicating with the NetAPI software) or at the processor level (i.e. communication problems between Shift4 and the processor or the processor and the issuing bank). Shift4 has designed redundancy into every aspect of our solution to avoid these time outs whenever possible. It is not a common occurrence, but it is one that we wanted you to be aware of.

The majority of time outs received are caused by issues at the processor level. Unfortunately, each processor handles transactions, communications and irregularities differently, so the time out can be returned for any number of reasons. Occasionally, the processor outage is merchant specific, meaning the processor is not responding because it feels it is receiving invalid data or has placed a database lock on a 'problem' merchant. The vast majority of time outs, however, are universal issues or problems faced by all merchants trying to utilize a certain processor. Most often, it is caused by maintenance.

All processors perform daily maintenance, generally for 1-2 hours a day. However, because most processors have multiple platforms, your processing capabilities are affected for less than a minute a day (unfortunately, that was the same minute you were trying to authorize a transaction). This is why, more often than not, if you wait five minutes the problem will appear to have corrected itself. Rest assured, if a processor is down for any other reason or for any longer period of time, Shift4 is already aware and diligently working to correct it.

If you get a time out message when you try to process transactions, follow these steps:

1. Don't panic.
2. Check your connectivity to the Internet – Can you get out and surf the web? Can you send out or receive email? Can IT ping or do trace routes?
3. If you cannot connect to the Internet or WAN, you will need to contact your Internet service provider. Shift4 cannot assist you with these connectivity issues.
4. If your Internet connection is good, contact the Shift4 Support Department at (702) 597-2480, Option 2.
5. To help you pinpoint the issue, Shift4 will need the following information:
6. Is the time out affecting all card types (i.e. Visa, American Express, MasterCard)
7. Is it affecting all transaction types (i.e. both your online and in store transactions)
8. Is it affecting all locations
9. Is it affecting all interfaces or just one (i.e. are you having this problem with all your POS/PMS systems)
10. Shift4's support team will walk you through a NetAPI probe to check the connection to and from the software. They will use the results of this probe, along with the above information, to help you pinpoint and resolve any errors.

Note: If you receive a 'Time Out' or 'Processor Down' notification, it is recommended that you perform a voice authorization.

Remember, Shift4's support personnel are here to help you 24 hours a day, 7 days a week. Don't hesitate to call.

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.

*Americrown - Daytona Beach
FDIC Student Training Center
Four Seasons Hotel Newport Beach
Harris Ranch Inn & Restaurant
Kilauea Military Camp
Mountain Land Rehabilitation
Royal Palms Resort & Spa
Shop NBC
Twin Liquors*



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Content is the opinion of Shift4 Corporation

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Shift4 Sales Adv Res, Shift4 Sales Auto Rental, Shift4 Sales Cash Access, Shift4 Sales Fast Food, Shift4 Sales Fine Food, Shift4 Sales Front Desk, Shift4 Sales Retail, Shift4 Sales Ticketing, Shift4 Sales Web Store

Post changes to selected transactions

<input type="checkbox"/>	Invoice	Clerk	Bus Date	Type*	Card Number	Customer Name	Amount	Tran Type	Problems
Shift4 Sales Auto Rental (41509)									
<input type="checkbox"/>	0000000010	12345	10/22/2004 (Fri)	VS	4222xxxxxxxx2222	J.D. Oder II	<input type="text" value="\$200.00"/>	<input type="radio"/> Auth only <input checked="" type="radio"/> Sale/Credit <input type="radio"/> Void	ok
Shift4 Sales Web Store (41491)									
<input type="checkbox"/>	0000000034	00000	01/03/2005 (Mon)	VS	4222xxxxxxxx2222	Don Johnson	<input type="text" value="\$111.00"/>	<input type="radio"/> Auth only <input checked="" type="radio"/> Sale/Credit <input type="radio"/> Void	ok
<input type="checkbox"/>	0000000035	00000	01/03/2005 (Mon)	VS	4222xxxxxxxx2222	Fred Larkins	<input type="text" value="\$111.00"/>	<input type="radio"/> Auth only <input checked="" type="radio"/> Sale/Credit <input type="radio"/> Void	ok
<input type="checkbox"/>	Select All								

Post changes to selected transactions