

Shift4® word

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

Volume 9, Issue 1

Payment Processing News from Shift4 Corporation

January 2006

VIVA MEXICO

Hola Mexico! Shift4 Corporation has been certified to connect with FDMS Mexico, our gateway to Mexico's largest processor of electronic charges, PROSA. In fact, one-third of all credit card purchases in Mexico are processed by PROSA, or as many as 700 million annually. This opportunity opens up a whole new world of possibilities for you.

Shift4's interface is for merchants domiciled in Mexico for card present transactions and fully supports all Visa and MasterCard transactions. This will enable all your Mexican locations to integrate seamlessly with \$ \$ \$ ON THE NET, providing you an enterprise-wide solution for all your domestic, Canadian, Mexican and Caribbean locations.

Shift4 is excited to offer you endless opportunities with this service in Mexico. We are proud to serve all our customers with our proven gateway solution as we continue to expand into other emerging global markets to provide easy, secure and compliant credit card processing.

While \$ \$ \$ ON THE NET remains the same for all your Mexican properties, it is important that you work with your International Agent Banks to handle your merchant account setup. Please remember that not all banks in Mexico support PROSA or FDMS Mexico, nor does this interface support PIN Debit or Mail Order/Telephone Order.

If you have any questions about this new process or need to add a property in Mexico, we would love to help you! Please contact Shift4 at (702) 597-2480, Option 3.

MORE POWER TO YOU

Shift4 has a new certified interface with high-speed connection to RBS Lynk. Adding this interface reinforces our commitment to processor neutrality, which allows you the freedom to choose any processor you like. RBS Lynk adds the power of yet another interface solution to your credit card processing arsenal, one that handles all major credit cards and PIN debit with continued split processing to American Express.

MOVING ON UP

Shift4 is proud to release our new Universal Transaction Gateway 2 (UTG 2), which will improve the way your business can operate.

The UTG2 upgrade is a simple process. In the coming weeks you will be receiving a letter detailing the entire upgrade, along with contacts and the timeframe of the installation. In the meantime, let's discuss what UTG2 means to you!

UTG2 is an upgrade of our previous NetAPI and UTG system and gives you more enhanced benefits such as:

- Ability to easily leverage our fully integrated serial devices such as PIN pads, signature capture devices and wireless terminals
- Integration with all systems utilizing \$ \$ \$ ON THE NET, including any interface supported by previous Shift4 applications (i.e. NetAPI)
- Seamless web updates that removes cumbersome manual processes so that you can always take advantage of the latest technology \$ \$ \$ ON THE NET offers
- Ability to use only one modem for dial backup support directly to Shift4's data centers

If you have any questions about this upgrade, contact the Shift4 Account Management team at myaccount@shift4.com.

CREDIT CARD 101

The Balance of Power

Do you report more authorizations than settlements on your monthly invoice? You are not alone. In fact, almost every single business shows the exact same thing. Some of the reasons include:

Declined Cards - A card that is declined will never be settled, of course.

Dual Cards - Occasions where the customer changes cards in mid-purchase (perhaps a different person wanted to pay). While fairly rare, this would cause two authorizations and only one settle.

Incorrect Business Practices - Swiping the card more than once (this can happen frequently when a processor “slows down” and the authorization isn't sent back quickly). This will add an authorization every time the card is swiped. Some clerks will do this when the card comes back as “declined” or “referral”. Those cards should never be swiped more than once.

Address Verification - Shift4 uses a “two pass” system to do Address Verification – the first pass is the address check, if that succeeds the second pass is the authorization for the entire amount. Utilizing “two pass” Address Verification will automatically make the authorization total double.

Incremental Authorizations - Any time a customer adds something to their total after the initial authorization you run the chance of requiring an incremental authorization. A few examples of this would include adding on dessert, additional drinks, a large tip, etc. Furthermore, in a hotel environment, incremental authorizations are caused by things like room service, additional nights stay, etc.

While you will probably never see a bill where your authorization count matches your settled count exactly, making sure that your staff is trained in best practices could lower the difference between the two. As a reminder, never swipe a card more than once, if possible. Also, make sure that your staff doesn't run the card until your customers are truly done ordering merchandise.

Overall, it is up to you and your staff to work together to understand the credit card process and Shift4 is always happy to oblige. If you have any questions please don't hesitate to contact our Account Management team at myaccount@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.

- Don CeSar Beach Resort
- Everything Equestrian
- Kroenke Sports Enterprise
- Peppino's Italian Restaurant
- PUMA North America
- QVL Pharmacy Holdings
- South Coast Casino
- World Wrapps



The Shift4Word is edited by Rebecca Kalogeris, Director of Marketing for the Shift4 Corporation. She can be reached by email at rkalogeris@shift4.com or by calling (702) 597-2480, ext. 3419.

Content is the opinion of Shift4 Corporation

© Copyright Shift4 Corporation, All Rights Reserved



Shift4 Corporation

1491 Center Crossing Road

Las Vegas, NV 89144-7047

(702) 597-2480

www.shift4.com