

Shift4® word

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

Volume 9, Issue 1

Payment Processing News from Shift4 Corporation

March 2006

GIFT CARD REMINDER

Have your customers considered adding a gift card solution to their business? Are you already certified with It's Your Card®? Certification with It's Your Card allows you and your merchants to take advantage of third party gift card providers, including Nova, Paymentech and Datamark, with no additional certification required.

Shift4 continues to add certified interfaces to third party gift card providers on a monthly basis to expand our robust gift card solution. This certification process allows all POS systems to automatically link merchants with all available processors without continuous re-certification.

Full certification with \$\$\$ ON THE NET® not only allows your customers universal access to the top gift card providers, but they can also take advantage of these features as well:

1. Complete access to all third party devices, including PIN pads, signature capture and wireless terminals
2. Dynamic Currency Conversion functionality, allowing merchants to earn a percentage of every foreign cardholder transaction while providing improved customer service for foreign patrons
3. HTML invoices to provide merchants with an electronic copy of the full invoice to reduce charge backs
4. Tokenization® to help merchants securely store credit card data while assisting them with their PCI DSS certification and you with your Payment Application Best Practices (PABP) validation

If you don't have a full certification with \$\$\$ ON THE NET and would like to add any of these features, contact apisupport@shift4.com.

MORE POWER TO YOU

Shift4 has new certified interfaces with high-speed connections to RBS Lynk and FDMS Mexico. Adding these interfaces reinforces our commitment to processor neutrality while expanding our international presence, which allows your merchants the freedom to choose any processor for all their locations. If you have any questions about these new interfaces to RBS Lynk or FDMS Mexico, we would love to help you. Please contact us at (702) 597-2480, option 3.

ACCESS DENIED



With recent security breaches at some of today's top merchants, it's important to realize your customers are held directly accountable for compromised data. This means their business is at great risk and Shift4 is here to help by offering a variety of security features.

For one, did you know that \$\$\$ ON THE NET provides the ability to deny system access by locking website IP Addresses? For those companies who provide multiple login access to their employees, including access from their home, \$\$\$ ON THE NET functionality offers full access control to prevent unwanted entry.

Secondly, data transmissions via \$\$\$ ON THE NET are secured by our proprietary patent pending encryption technology, Derived Unique Key Per Transaction with Moving Target Encryption™ (DUKPT w/MTE). By randomly cycling encryption methods between transaction packets, your customers' financial data is protected from the most determined hacker. Shift4 uses DUKPT w/MTE because it is much faster and more secure than SSL3 and it is even more secure than that used in the U.S. ATM network.

Finally, while there can be no assurances that point-of-sale (POS) and property management systems (PMS) are invulnerable to unauthorized access or "hacking". Because Tokenization eliminates the need to store card numbers, it increases security and eliminates risk by rendering compromised data useless. If the system was ever compromised, a Token represents nothing in the hands of a criminal. Whether it's through Tokenization, or the many \$\$\$ ON THE NET security tools, Shift4 is committed to developing innovative and secure solutions that eliminates criminal activity.

To find out more, please contact your sales representative at (702) 597-2480, Option 3.



CREDIT CARD 101**American Express CAPN**

Many of our merchants and partners who accept American Express transactions have received a letter from American Express about their new Card Acceptance and Processing Network (CAPN) specifications. Basically, what the letter addresses is that American Express is in the process of altering their authorization and settlement specifications. The letter states that if a system is not compliant with the CAPN specs by October 31 st of 2006 than there will be an out-of-compliance fee of 25 cents added per transaction.

Several of you have contacted us about the letter to see what it is you need to do to comply. The answer is simple, nothing. There are no merchant changes or changes to the POS/PMS and no re-certification necessary. Shift4 continues to work with American Express to test the system and upgrade any necessary changes, which will be completed by the end of the 1 st Quarter 2006.

OVERCOMING COMMON 'NO's'

Our competitors often try to use the fact that we charge a per transaction fee as a negative, claiming we are more expensive. While we never claim to be the low price leader, if you compare Return On Investment (ROI) and overall solution costs, including live, 24/7/365 support and other extras that we provide free, but that our competitors charge for (like credit card best practices, assisting with merchant set ups, etc.), \$ \$ \$ ON THE NET is usually less expensive in initial setup and total costs. In fact, when you factor in all the savings \$ \$ \$ ON THE NET provides, merchants often save more money than it costs. If your customers are having concerns about cost, please utilize our ROI calculator at www.shift4.com/otnroi.cfm or contact our sales team.

INSURING SECURITY

As some of you may know, your customers' legacy MICROS systems are not fully compliant with the card associations' regulations. Instead of having your customers invest a vast amount of time, money and resources to replace their systems, Shift4 has released secure versions of the MICROS 3700 and 8700 point-of-sale payment drivers that are compliant with the Payment Applications Best Practices (PABP).

Your customers not only receive the most secure MICROS system, but one that comes with additional functionality, including integrated gift card, PIN debit, signature capture, customer initiated tip and dynamic currency conversion capabilities. There is no new hardware required, except perhaps a network card, and there is no need to retrain staff, recreate menus or back-end reports. For more information on these new certified MICROS drivers and how we can help you with your PABP, please contact Sales at (702) 597-2480, Option 3.

WE WANT TO HEAR FROM YOU

There are many partners that currently sell POS systems to businesses in numerous industries around the world. With our robust gateway solution, Shift4's \$ \$ \$ ON THE NET will work with you to improve your payment processing system for any industry you currently serve and for all the POS/PMS you currently offer. Please give us a call at (702) 597-2480, Option 3 or email us at sales@shift4.com for more information on how you can utilize \$ \$ \$ ON THE NET to help all your customers.

PRESS BOX

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

[Shift4 Doubles Merchant Base in 2005 – January 2006](#)

[Shift4 Completes Record-Breaking Conversion of Choice Properties – January 2006](#)

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