ONE LAST
PAYMENT INTEGRATION®

Shift4 saves independent software vendors time and money by simplifying integrations to our DOLLARS ON THE NET® payment gateway. Write and maintain one comprehensive integration with Shift4, and we do all the rest.

Do Less Work and Make More Money

For more than 20 years, Shift4 has been saving independent software vendors and payment application developers (ISVs) time and money by simplifying integrations to our DOLLARS ON THE NET® payment gateway. From our unique position as long-standing payment industry experts, Shift4 has had the appropriate visibility into the inner workings of payments and the methods employed. We've solved security, compliance, paradigm shift, and business process problems as they relate to payment processing before the competition has even contemplated these issues. How do we do it? By creating a simple, universal, and concise integration standard that takes the challenges out of a complex industry, and in some cases even makes the impossible *possible*.

If you have been an ISV for a long time, you may have written and have been supporting and maintaining several payment processing interfaces. If you are a new ISV, just starting out, you want to make the right decision on an integration partner – *once*. When you commit to supporting a different processor every time you want to win new business, or when your merchant customers change their financial relationships, you typically have to build yet another interface. This problem multiplies if you want to win large franchise or enterprise deals where a large number and diverse types of interfaces are in play, as those environments must have options for financial services. Building additional interfaces skews your focus and negatively impacts your profitability.

An integration with Shift4 can solve these issues for you.

[We solve problems before others in the industry even know the problem exists.]

Take, for example, some of today's largest payment interface challenges, which Shift4 provides solutions for through a single integration:

Adding New Features

Each processor, and thus each of your interface(s), must be upgraded to support new features, such as EMV, debit, signature capture, and NFC/contactless (e.g., Apple Pay®, Android Pay™, Samsung Pay™). As the card brands allow for these new features, consumers expect them, and merchants need them. This typically requires a lot of work and associated costs that cut into your bottom line. An integration with Shift4 can solve these issues for you.

Private-Label Credit Cards, Gift Cards, and Alternative Forms of Payment

When merchants need private-label credit cards, gift cards, or alternative forms of payment, supporting those payment types can significantly increase the number of interfaces as well as the associated costs for development, maintenance, and customer support. This severely impacts deliverability and negatively impacts your profitability. An integration with Shift4 can solve these issues for you.

Payment Industry Expertise

While development and support of your own payment interface is expensive, that expense pales in comparison to that of obtaining the payment expertise necessary to set up and support accounts so that your merchant customers can take full advantage of the payment functionality you have built into your already expensive interface. Most ISVs find that they spend more time and money supporting payment processing than they do their own software solutions. Since Shift4 supports merchants' payment processing, an integration with Shift4 can solve these issues for you.

PCI Compliance

The two most problematic and costly changes in the payment industry impacting most ISVs have been Payment Card Industry (PCI) compliance and EMV (chip and PIN). The PCI Data Security Standard (PCI DSS) and its associated Payment Application Data Security Standard (PA-DSS) have forced ISVs to become payment security experts and spend a lot of money every year keeping up with these arduous standards. The worst thing is that as an ISV, and the payment system of record in PCI compliance, you are left vulnerable to the negative publicity and the possible brand damage associated with a security incident. Shift4's security solutions are the best and most feature rich in the industry, and an integration with Shift4 can solve these issues for you.

EMV (Chip and PIN)

Even with all the challenges of PCI DSS, EMV is the most expensive, time consuming, and disruptive change to the payment industry affecting most ISVs today. The U.S. migration to EMV is typically a significant uphill climb for ISVs because it requires a major development effort and modification to basic system architecture, new programming of payment terminals, and a certification for each payment terminal/processor pair. For example, if you have five processors, each with three payment terminal options, you must develop five processor interfaces, 15 sets of terminal code, and you must undergo and pass 15 certifications. This is compounded, as most processors first require recertification of traditional swipe and manual-keyed operations before you're even allowed to start climbing the EMV hill. This approach will overwhelm your business, taking your eye off the ball, significantly delaying the development of needed enhancements, and impacting your bottom line. Shift4 only requires a single integration for EMV, has written and certified all of the payment terminal code, controls the required EMV payment terminal process via Shift4's powerful Universal Transaction Gateway® (UTG®), and becomes the ISV of record for all processors to whom we communicate – now and into the future. An integration with Shift4 can solve the burdensome EMV issue for you.

It's All in the Numbers – Making a Complex Problem Simple

When we say *One Last Payment Integration®*, we mean you only need to write a single integration with Shift4's DOLLARS ON THE NET Application Program Interface (API), and you get support for all of the processors, gift cards, and private-label cards, as well as the newest payment features and security solutions. Plus, you get EMV capability with no additional development required for processors and payment terminals and no lengthy, expensive processor certifications. Using Shift4's consistent and powerful API, you do the work once and you can deliver all of the interfaces, terminal code, and world-class security to your merchant customers. No multiples. Write and maintain one comprehensive integration with Shift4, and we do all the rest.

How We Simplify Required Changes

Of course, as new features and payment industry paradigm changes happen, you may need to make minor changes to your integration with Shift4. Because of our unique and visionary perspective, Shift4 attempts to predict what may be required by the payment industry in the future. Simply put, we solve problems before others in the industry even know the problem exists. Because of this, our ISV partners have found that writing and certifying additional changes and even paradigm shifts to their interface with Shift4 takes a small fraction of the time it would take to write a single processor interface for the same change. They have even found, with some compliance changes, that no work was required at all. We spend the time, so you don't have to.

Shift4's goal is to make required industry changes as transparent to the ISV community as is possible. We encourage our partners to keep their interface to us as up to date as possible because we believe that spending a little time when necessary means never having to spend a long time catching up.

This approach especially paid off in the migration to EMV. ISVs that maintained their payment integration with Shift4 were able to become EMV certified in as little as a week or two. That is less time than it would have taken to write a single processor's interface, and at significantly less cost. Because Shift4 is certifying for EMV with all of the processors, ISVs that work with us reap the benefits of processing EMV with all of the processors in less time than it would take just to certify to one terminal/processor pair.

What Does *One Last Payment Integration®* Do for You?

In addition to not having to spend the time and money to write another payment interface:

1. You only have to build and maintain one integration.

   - You connect with all of the processors by merely integrating with Shift4.

2. You don't have to install or re-install each merchant's processor.

   - Unlike "direct-to-processor" interfaces, Shift4 maintains the processor's configuration at the merchant/revenue level in Shift4's Merchant Configuration Vault and references that information via a revenue designator: the Shift4 MID. This makes the work typically associated with processor changes minimal or transparent.

3. You don't have to support payment processing. Here are just a few examples:

   - Shift4's U.S.-based Customer Support team is available 24/7/365 to answer your merchant customers' payment processing questions, and to interact with their processor should the need arise.

   - Shift4 will contact your support department if an issue with your integration is observed and help you expedite support and resolution of payment processing issues (e.g., downgrades, chargebacks). Our goal is to support you in keeping your merchant customers satisfied. If transactions are not flowing, we keep going until the issue is resolved. An excellent consumer experience is paramount.

   - Shift4's Batch Management team keeps track of processing problems during settlement so that you do not have to worry about merchants' money getting into their bank accounts. When batches fail to submit, Shift4 is there to determine the reason for the failed batch and to work with the merchant and the merchant's processor to solve the issue and remediate and resubmit with little to no involvement from the ISV, and often times, the merchant.

4. You get the latest and greatest in payment processing at the lowest development cost available, which includes:
   - TrueTokenization®
   - EMV capability
   - NFC/contactless, including Apple Pay® and more
   - *True* P2PE® (point-to-point encryption)
   - A foundation for the future

5. You don't have to write the terminal code or code to interface with terminals necessary for EMV.
   - Shift4 has written and certified all of the payment terminal code and controls the required EMV payment terminal process via our powerful UTG, saving you significant amounts of time and money.

6. You don't have to certify with processors – even for *True* P2PE and EMV – because Shift4 is the payment system of record.

Write the Last Payment Integration You'll Ever Need

If what you get with *One Last Payment Integration* isn't compelling enough, Shift4 will even pay you to maintain your integration with us based on the commitment level and extent of your support for Shift4's products and services. Shift4 has Preferred Partner, Referral Partner, Reseller Partner, and Development Partner programs, or a combination thereof, available to satisfy your business needs.

If you are currently considering, or are already part of, a shared discount rate program with a merchant services provider (MSP), and possibly considering or have an interface to that provider, you may think that an integration with Shift4 is unnecessary. There is more revenue to be realized. You should consider *One Last Payment Integration* as your gateway both to that MSP, and to open your organization up to a larger number of merchants, as no single MSP can give you access to the entire marketplace for a variety of reasons. *One Last Payment Integration* not only gives you all of the features and benefits mentioned above, with the added benefit of not having to say "No" to your merchants or prospects needing to work with another MSP. Shift4 gives you a conduit to your "main-squeeze" MSP, access to a larger marketplace, as well as Shift4's extensive portfolio of product offerings, all with less time and lowered cost. With *One Last Payment Integration*, let Shift4 help you say "Yes."

When choosing a payment integration partner, rest assured Shift4 is there to support your efforts at a level unsurpassed in the payment processing industry – no matter what your business needs, decisions, and goals are. If you don't know where to start, start and finish with Shift4 and *One Last Payment Integration*.

About Shift4 Corporation

Shift4 stands alone as the last major player in the payments space to remain independent, self-funded, privately held, and merchant focused. Our DOLLARS ON THE NET® payment gateway comes with all the bells and whistles: pre- and post-settlement auditing, fraud controls, support for new technologies like EMV and mobile, secure connections to nearly every major bank and processor in North America, and 350+ certified integrations to leading POS, PMS, and e-commerce platforms. Shift4 invests heavily in payment security – we invented tokenization and own eight payment-security patents. We empower our 33,000+ merchant customers with the flexibility to customize our secure payment processing solutions to fit their business.

LEARN MORE ABOUT WHAT ONE LAST PAYMENT INTEGRATION CAN DO FOR YOU
Call Shift4 at **800.265.5795** or email **info@shift4.com** for more information.

Shift4®
Secure Payment Processing

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