

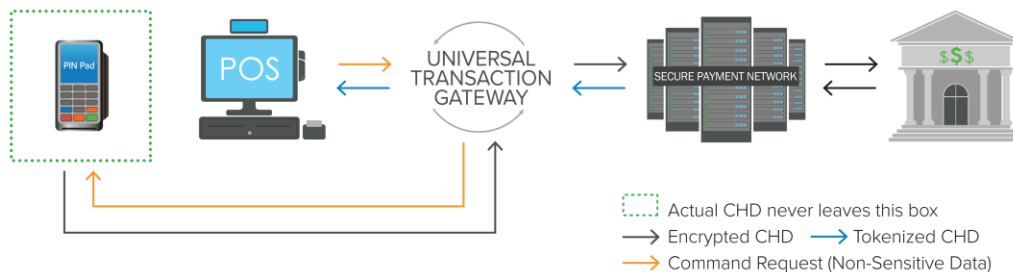
Universal Transaction Gateway (UTG)

Securing the Transaction Process

Shift4's Universal Transaction Gateway shines in its ability to secure data for any merchant type in any industry. Our industry-leading technologies — including the UTG, tokenization, PCI-validated point-to-point encryption (P2PE), and secure data centers — seamlessly work together to provide merchants and their customers with unparalleled protection against the threat and damage of a data breach.

Here's an example of a standard card-present transaction with Shift4's Universal Transaction Gateway:

1. From the moment a card is swiped, inserted, tapped, or manually entered, our PCI-validated P2PE solution replaces the actual cardholder data (CHD) with encrypted data, making sure sensitive CHD doesn't enter the merchant's environment.
2. Our payment gateway then tokenizes (assigns a random 16-digit, alphanumeric value) the transaction data and routes the actual CHD (which is stored in one of our secure data centers) to the processor and card association to obtain an authorization.
3. The authorization code is returned to the merchant along with the token to reference the completed sale.



About Shift4 Payments

Shift4 Payments (NYSE: FOUR) is a leading provider of integrated payment processing and technology solutions, delivering a complete omni-channel ecosystem that extend beyond payments to include a wide range of value-added services. The company's technologies help power over 350 software providers in numerous industries, including hospitality, retail, F&B, e-commerce, lodging, gaming, and many more. With over 7,000 sales partners, the company securely processed more than 3.5 billion transactions annually for over 200,000 businesses in 2019. To learn more, visit [shift4.com](https://www.shift4.com).