



Turn Pennies into Dollars
with . . . **\$\$\$** on the Net

After a minimal paperwork and licensing fee, all you pay for \$\$\$ ON THE NET® services is Pennies.

Our competitors often use the fact that we charge a per transaction fee as a negative. But with \$\$\$ ON THE NET not only are the pennies not a negative, the fact that you pay them can actually put more dollars in your bank.

A Little History

Since 1994, we have been providing powerful payment processing solutions to leading hospitality, retail, food & beverage, Mo To, eCommerce and not for profit organizations, as well as government agencies. Since the beginning, we have firmly believed that the best way to charge for support and maintenance of our software was by the transaction, instead of an ever-increasing annual support and maintenance fee.

This approach makes Shift4 and our products and services unique within the transaction processing business. We charge a "pay as you go" transaction fee instead of a traditional yearly support and maintenance fee. It simply didn't seem fair to charge small clients the same yearly maintenance fees as large clients. More transactions, more work; fewer transactions, less work. Additionally, most businesses have a season or a lull time and a per transaction fee allows them to pay accordingly. If you have an upturn in business we make a little more, if you have a downturn we make a little less.

Why pennies per transaction?

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 or not following all credit card regulations. Shift4 is here to educate you to help you pay the lowest possible fees to your bank and processor for credit card transactions.

If we charged the "traditional way" we would also have to charge for items traditionally charged for that are outside of standard support and maintenance, like consulting with you on "credit card best practices", helping you with merchant set ups, quality controlling merchant set-ups with your bank, helping you with funding of your deposits, on-going training through our support department, and just being your credit card advocate.

We have hundreds of examples where our customers have lowered what they paid their bank for credit cards by much more than the pennies they pay us. That means they get our service for free and they still save money. One would wonder what our competitors would say about that.

Shift4 customers view a few pennies per transaction to save real dollars on monthly credit card costs as quite a positive. Plus they get a system, which allows them to keep the accounting of credit cards in order, helps them prevent trusted employee fraud, manage retrieval requests and charge backs and thus save even more money. When you take into account the additional money you can save processing directly with American Express and the money you can make by processing foreign transactions through a foreign acquirer, the pennies you pay for \$\$\$ ON THE NET make you even more sense (or is it cents).

A few pennies per transaction helps you keep more of your credit card dollars in the bank.

What \$\$\$ ON THE NET gives you for the pennies you pay:

- The ability to authorize, audit, edit, settle, report, reconcile, archive and retrieve up to 24 months of transaction data from multiple locations anywhere on earth
- A single solution for credit, debit, check and gift/loyalty card transactions
- Full integration to all your systems (front desk, retail, food and beverage, etc.) at the point of sale
- High-speed, low-cost connections to all major processors for sub 5-second authorizations and the fastest settlement resulting in better guest service - eliminates expensive dial up costs because we pay communication costs
- Direct processing to American Express to eliminate costly third party processing fees and enable next day funding
- Ability to split dial to multiple processors per merchant ID allowing credit card processing with one processor and debit processing with another
- Low up-front cost and easy installation
- It's Your Card®, Shift4's own comprehensive gift card system, as well as interfaces to some of today's leading gift and loyalty card solutions
- Fraud protection that notifies you directly via secure email when someone is issuing a credit without a corresponding debit
- Certified compliance with any and all new credit card requirements from the Card Associations (including Visa's CISP program)
- Ability to audit transactions on a daily basis to ensure that you receive the best possible interchange rates and eliminate lengthy month-end reconciliation
- Real-time notification at the end of each settlement batch of how many transactions were compliant to help you optimize qualifications
- Assured delivery technology to ensure that credit card transactions get through and get through only once, eliminating missing or duplicate transactions
- No dedicated hardware or infrastructure required and little to no IT support needed. All you need is a computer with access to the Internet and a browser
- Unsurpassed security of your real-time and archived credit card data!
- Ability to do daily back ups of your credit card transaction data for off-site storage
- The ability to make money on the transactions of your foreign cardholders by splitting transactions off to a Dynamic Currency Conversion acquirer
- Best customer service available, 24hours a day, 7 days a week
- Software upgraded regularly , automatically and transparently

YOU GET A LOT FOR JUST PENNIES A TRANSACTION!



PHONE (702) 597-2480
(800) 265-5795
FAX (702) 597-2499
WEB www.shift4.com
EMAIL Info@shift4.com

©Copyright, Shift4 Corporation, All Rights Reserved