



**New Customer Account
*Implementation Guide***



Shift4

WWW.SHIFT4.COM

Secure Payment Processing by Design

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INTRODUCTION

Welcome to the Shift4 family, and thank you for choosing DOLLARS ON THE NET®! We have a simple setup, installation, and training process to help provide you with the information and support you need to successfully leverage your new solution and realize the following benefits:

- **Lower Costs:** Lower transaction rates with no hidden costs, maintenance or annual fees
- **Improved Integration:** Single solution for credit, debit, check and gift card transactions
- **Centralized Control:** View, edit, access, and audit transactions at all locations via Internet
- **Comprehensive Auditing:** Auditing tools to correct errors and validate transactions
- **Robust Reporting:** Two-year, rolling data archive; customer reports; chargeback defense
- **Fraud Reduction:** 24/7 monitoring with immediate alerts of unusual activity and trends
- **Highest Security :** PCI compliant; 4GO SafeSwipe™ with tokenization technology
- **Fast Authorization and Settlement Times:** High-speed line connectivity (sub 3 sec)
- **Proven Reliability:** 99% uptime; auto dial backup; Assured Delivery Technology
- **World Class Support:** Live customer service, 24/7, with an expert staff

In order for Shift4 to quickly and accurately set up your new account, we need your assistance. The steps included in this *Implementation Guide* outline the process by which your new account will be created and implemented, as well as the process for training. How quickly we can create and implement your account depends on your level of involvement with the forms and information we need.

With your assistance, the overall process of new account setup, installation and training can be complete, and your account can be live, within 2 weeks. Our Shift4 New Account Coordination Team will be available during the entire process to answer questions and help you gather information. You will be receiving a call in the next few business days. If you have any questions before then, please

feel free to contact the New Account Coordination Team at (702) 597-2480, option 4, or by email at NewAccount@Shift4.com.

The more informed you are, the better you can maximize the value of DOLLARS ON THE NET. We ask that you review all the steps in order to get a general overview of the process BEFORE beginning at Step 1. We also ask that you print a copy of this Guide for future reference.

Please let us know if you have any questions or require further assistance. Again, thank you, and welcome to the Shift4 family.

Sincerely,

Your Shift4 Coordination Team
NewAccount@Shift4.com
(702) 597-2480, option 4

STEP 1 – NEW CUSTOMER ACCOUNT SETUP FORM

The ***New Customer Account Setup Form*** gives Shift4 general information about your company that helps us create your account and assist you in the entire Coordination process. The form contains the following sections:

- General Account Information
- Contact Information for Key Players
- Go-Live Date for POS
- Go-Live Date for **DOLLARS ON THE NET** and Credit Card Processing
- Interface Vendor Information
- Fraud Sentry Contacts
- Account Administrator

Our New Account Setup Team will be in contact with you to go over this form and assist you in completing any sections that might be unclear.

Please [Click Here](http://www.Shift4.com/installation.htm) (www.Shift4.com/installation.htm) and download a ***New Customer Account Setup Form***. Complete all sections of your ***Setup Form*** and return it to Shift4 via email at NewAccount@Shift4.com.

STEP 2 – PROFIT CENTER FORM(S)

The **Profit Center Form(s)** are required in order for Shift4 to accurately set up your Merchant Account in our system. **We will need one form per location that will use Shift4's software.**

- a. Please [Click Here](http://www.shift4.com/installations.htm) (www.shift4.com/installations.htm) to download your **Profit Center Form(s)**. If you aren't sure which form is right for your MSP/Processor, don't worry. Your Shift4 New Account Setup Coordinator will call you to assist in choosing the right form and to help you complete it.
- b. Contact your Merchant Service Provider (MSP) – also known as your Merchant Bank – to acquire your merchant account setup information per location and confirm its accuracy.
- c. When speaking with your MSP, request a Variance or VAR sheet. This is also commonly known as a Setup or Parameter sheet. It is your specific coding for your merchant account at the credit card processor. You or the MSP will need this information in order to fill out the **Profit Center Form(s)**.
- d. Ensure your MSP/Processor has your correct company name, address, and depository bank. The address and phone numbers for each Profit Center are for their physical location, not the address and phone number of any corporate offices. Ensure the Merchant Category Code (MCC) at your MSP/Processor matches the appropriate MCC and merchant type for your company according to your merchant account setup. Merchant types include Hotel, Food and Beverage, Retail, Mail Order/Telephone Order, Auto Rental, eCommerce, etc.
- e. Be sure that your **Profit Center Form(s)** contain all the information required, including gift card, It's Your Card (IYC), and/or debit information if your location

accepts these forms of payment. For more on debit, please see Appendix D, and for more on IYC, please see Appendix C.

- f. If you accept American Express, Shift4 will set up your account to process directly to AMEX. This assures you lower rates, faster funding, and redundancy. Please contact American Express to confirm that your company name, address, and depository bank are correct. As noted above, the address and phone number are for your property's physical location, not the address of any corporate offices.

- g. Once your **Profit Center Form(s)** are complete, return them to Shift4 via email at NewAccount@Shift4.com. Please be aware that both the **New Customer Account Setup Form** and the **Profit Center Form(s)** must be completed and returned to Shift4 at least ten business days before your scheduled Go-Live Date.

STEP 3 – QUALITY ASSURANCE

Once we have received your ***Profit Center Form(s)***, Shift4 will put your information through a rigorous Quality Assurance review with our trained New Account Setup Team, your third party processors, and AMEX, to ensure that you will be able to authorize and settle compliant batches upon installation.

The ***Profit Center Form(s)*** are reviewed against what is set up at your processor, and any discrepancies will be reported to you within 72 hours. **Any corrections will require a new review, and each validation review may require an additional 72 hours to complete.**

It is important that all forms be accurate and complete, because any errors or missing information may cause delays in your account setup. Also, inaccuracies on the forms may result in credit card transaction downgrade fees, compliancy fees, and/or batch settlement problems with your MSP/Processor.

STEP 4 – PRE-INSTALLATION ASSESSMENT

Once we have received the completed **New Customer Account Setup Form** and are actively working to complete your Quality Assurance review, our Installation Coordination Team will schedule a call to perform the pre-installation assessment.

Please obtain this information prior to the call, as we will cover the following areas:

Requirements

- System Specifications (PC/Server)
- Operating System Requirements
- Interface Requirements
- Internet Connectivity Requirements

Shift4 Probe Utility

- Installing and Running the Probe Utility

Gathering Data

Security Implementation for UTG

- Supporting Security Compliance with UTG
- Supporting Security Compliance with Tokenization
- Data Security Standard and Best Practices
- User Security Practices

We will also answer any questions you have about the Installation process. Your Shift4 Installation Coordinator will provide you with any supplemental information you might need based on the Shift4 products and solutions you chose prior to this call.

For more information about the Pre-Installation Assessment, please see Appendix A of this document, and forward it to your MIS department for verification.

STEP 5 – ACCOUNT ESTABLISHMENT

Once your system infrastructure has been verified, all corrections to your account information have been made, and the Quality Assurance step has been completed with no errors, Shift4 will establish your **DOLLARS ON THE NET** account in our system, based on your confirmed Go-Live Date. Physically establishing the account normally takes us 24 hours.

Your account number and one-time Administrator password will be emailed to the Account Administrator previously identified on the ***New Customer Account Setup Form***. Please locate this email as it is a requirement for your Administrator Training.

STEP 6 – IMPLEMENTATION AND TRAINING

Once your system Pre-Assessment has been verified and your account has been established, your Installation Coordinator will contact you to schedule your installation and training. These are performed by our Customer Support Technicians via telephone during normal working hours (7:00 AM to 7:00 PM, Pacific Time).

- a. **UTG Installation** takes about one hour, depending upon your system configuration. A downloaded executable will be required and downloading it prior to the scheduled installation time can reduce the time required. Your PMS/POS Vendor is required to be present, either remotely or on-site.
- b. **System Administrator and User Setup Training** takes about two hours and will require the previously defined Account Administrator. This training can be done any time after your account has been established in our system, even prior to your account Go-Live Date.
- c. **System Operations and Auditing Training** takes about one hour and will require the key individuals that you have chosen for this type of training. Within 24 hours after your Go-Live Date, our trained staff will take you through your first batch settlement, and we will train you on the importance of auditing your transactions for the best return on your investment.

Shift4 also offers free online tutorials on our website. [Click Here](http://www.Shift4.com/tutorials.htm) (www.Shift4.com/tutorials.htm) to review the tutorial choices.

STEP 7 – CUSTOMER SUPPORT

After your training is complete, your point of contact with Shift4 will be our **24/7 Customer Support Department at (702) 597-2480, option 2**. You can contact them with any questions or issues you may have. **Anytime you call the Shift4 Customer Support Department, please have your Shift4 Account Number ready for identification purposes.**

Shift4's **DOLLARS ON THE NET** Customer Support is the best in the industry and is charged with ensuring that each and every customer is able to fully leverage our solution at all times. This service is provided to all customers without additional fees or charges.

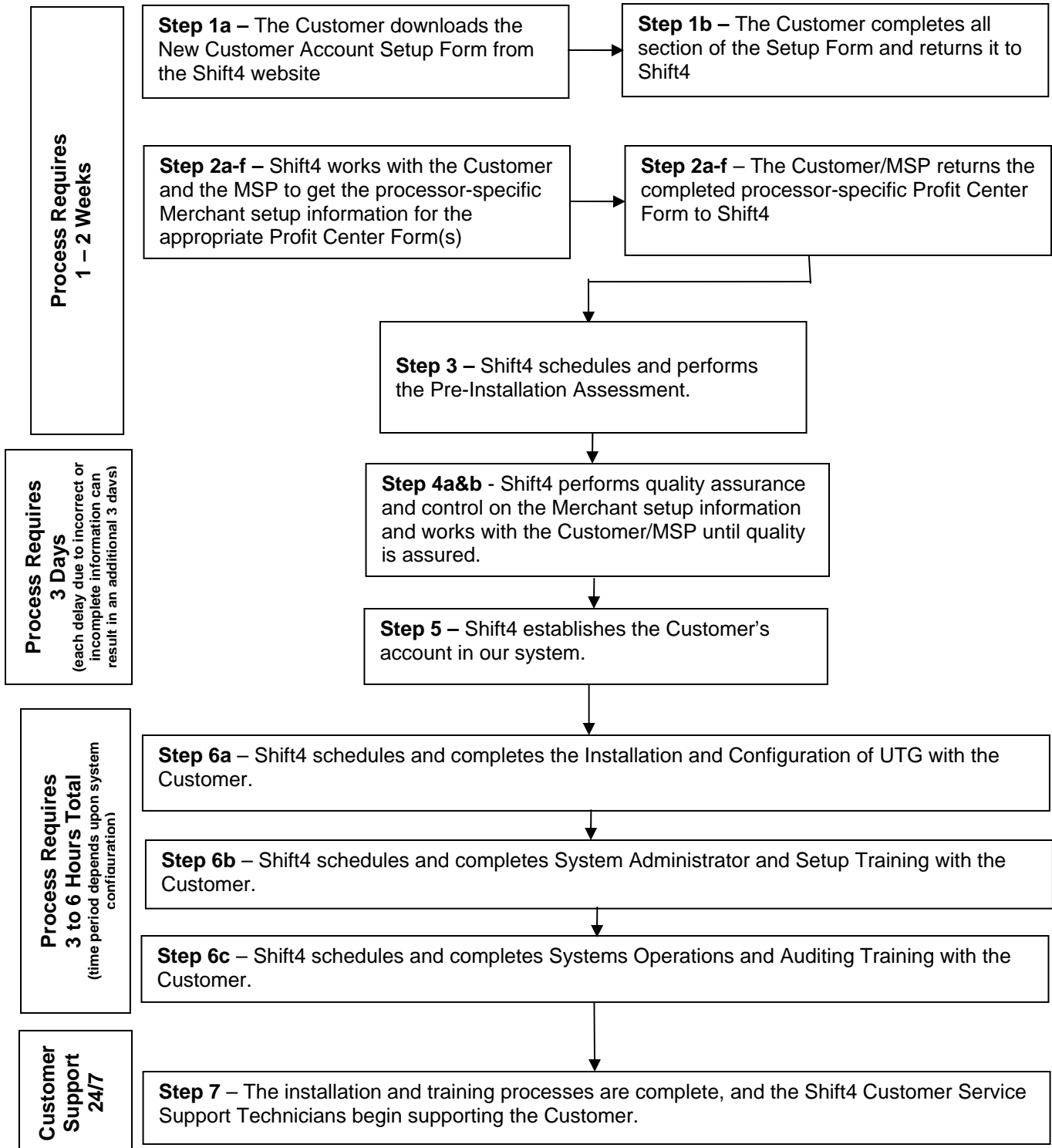
Qualified Support personnel are available 24 hours a day, 7 days a week, 365 days a year to answer Customer questions about the operation of **DOLLARS ON THE NET**, UTG, and Shift4's Secure Micros Driver; and to help ensure that your electronic payment dollars are quickly and accurately deposited into your account. Our Support personnel are knowledgeable about both the interfaces and MSP/Processors, and they can determine where a problem might lie: on either side of **DOLLARS ON THE NET**, with the third party software at the Point of Sale, or with the Processor.

When using Shift4's Secure Enhanced Micros Driver contact Shift4 directly and not Micros to ensure PCI compliancy and that no data is lost.

If an issue requires intervention by your bank, processor, hardware support, or network support, Shift4 cannot determine how long the call and resolution will take. However, Shift4 **will** remain involved until it is determined where the problem lies.

Our staff is personable, professional, and takes pride in providing you with the highest levels of Customer Service available in the industry today!

NEW ACCOUNT SETUP TIMEFRAME FLOWCHART



APPENDIX A: PRE-INSTALLATION ASSESSMENT GUIDE

In order to successfully implement our Universal Transaction Gateway (UTG) application, Shift4 needs to review your locations physical infrastructure to ensure it meets our requirements. The Shift4 Installation Coordination Team will contact you to review these details on the following list and help you ensure your PC/server and system(s) meet all infrastructure requirements of Shift4 prior to Installation.

UTG System Specifications MINIMUM Requirements (PC/Server)

Please note – higher volume merchants may require a more powerful system to ensure peak performance.

- 800 MHz processor speed
- 256 MB RAM
- 40 GB hard drive with at least 15 MB free
- 10/100 Megabit Network Interface Card or better
- Processor equal to Intel Pentium III/AMD Celeron or newer

Operating System Requirements

The PC on which UTG will be installed must have a supported Windows Operating System, with all appropriate service packs and security updates installed.

If you are not sure whether you have all updates available, [Click Here](http://www.update.microsoft.com) (www.update.microsoft.com) to go to the Microsoft Windows update Internet page and follow the directions. You may want your MIS/IT personnel to assist you in this task.

If you are using a Windows NT or Windows 2000 operating system, it will be necessary to have Windows MSI Installer 2.0 in place **before** the UTG installation.

Windows Operating Systems SUPPORTED by Shift4*

- XP Home Edition (not recommended, but supported)
- XP Professional – Service Pack 2
- 2003 Professional (with all updates)
- 2003 Server (all versions)
- 2000 Professional – Service Pack 4 or higher
- 2000 Server (all versions) – Service Pack 4
- NT4.0 – (with all updates) – Service Pack 6a

Windows Operating Systems NOT SUPPORTED by Shift4*

- ME
- 98
- 95 (or older)

*The new Windows **Vista** is currently being reviewed by Shift4.

Configuring your network security structure is your responsibility, but Shift4 will offer assistance or consultation for a fee.

Interface Requirements

Shift4's UTG will interface with your POS, PMS, or other system through various API connectivity methods. All interfaces must be Shift4 certified and have all interface drivers completely loaded before installation. A complete list of all systems certified is available on our website. Shift4 is not responsible for card swipe machines (wedges), servers, terminals, PINpads, internal networks, or the computer on which UTG will be installed.

Your POS/PMS vendor **must** be present during installation, either onsite or through remote PC access as there are configuration settings that must be set for proper implementation of the UTG v2.0 solution. Shift4 is not responsible for configuration of your POS/PMS system.

SHIFT4 RECOMMENDS THAT, WHENEVER POSSIBLE, UTG BE INSTALLED ON THE SAME SERVER OR DEVICE THAT SENDS THE TRANSACTIONS TO THE POS/PMS. THE PC/SERVER MUST MEET THE MINIMUM CRITERIA.

Internet Connectivity Requirements

By virtue of the nature of UTG, a connection to the public Internet is a requirement for operation. A stable operating environment is required for optimal performance and reliability. Shift4 will not approve Classic or Legacy versions of American Online (AOL), Video Games, Screen-Savers, spyware or some virus protection programs. Shift4 will also not be responsible for any data communication connectivity as it relates to the local and/or long-distance phone company and/or their Internet Service Provider (ISP).

Shift4's **DOLLARS ON THE NET** conforms to the strictest security requirements in the credit card industry. It is for this reason that we **REQUIRE** a static IP address on any machine where UTG will be installed. By having the static IP address, no other computers on your network or the Internet will be able to connect to our authorization hosts. In addition, we will not install UTG on any machine that is front-facing to the Internet (not behind a firewall).

Connecting to Shift4's authorization host will require connection on TCP/IP ports 26880 and 26881. To successfully connect through these ports, you must open your firewall for a pool of "established" or "ephemeral" traffic across these ports. Inbound connections to these ports will not be required. Connecting to UTG requires an "always on" Internet connection. We also strongly suggest that you have a backup Internet connection available, usually dial-up if your regular connection is another type.

Internet Connection Types SUPPORTED by Shift4 Corporation

- Full or Fractional T1 or faster
- Cable Modem
- DSL
- Dual Channel ISDN (2B+D)
- High Speed Satellite Connectivity
- Wireless Cellular (WPA, not WEP)
- Dial Backup (for temporary backup ONLY)

Internet Connection Types SUPPORTED BUT NOT RECOMMENDED by Shift4

- 14.4-56K POTS Dialup Connection ("pinned" Up)

Shift4 Probe Utility

During your Pre-Installation Assessment phone call from your Shift4 Installation Coordinator, you will be asked to download and run our Shift4 Probe utility. The Shift4 Probe utility is a small program you will run to verify that your computer can connect to Shift4's data center using the appropriate ports. You may also do this prior to the phone call if you keep a record of the Results window. Running the Shift4 Probe utility is a mandatory part of your infrastructure review and approval.

To download and run the Shift4 Probe utility, please follow the steps below. Again, if you have problems or questions, don't worry. Your Shift4 Installation Coordinator will be happy to help you during the call.

1. [Click Here](http://shift4.com/downloads/s4probe.zip) (http://shift4.com/downloads/s4probe.zip) and save the s4probe.zip file to your computer Desktop.
2. Create a Shift4 folder on your hard drive.
3. Double-click on the s4probe.zip file and extract it to the newly-created Shift4 folder.
4. Run the utility by going to the Shift4 folder and double-clicking on s4probe.exe.
5. After the utility window opens, verify that under **Available Items** the "Connect to **DOLLARS ON THE NET** via Internet using Normal Route" choice is selected. (The Server, Port, and Route Code fields will be automatically completed.)
6. Click the **Next** button.
7. Click the **Test** button.
8. The utility will run and the **Results** window will appear when the test is complete.
9. If you performed the test with the help of your Shift4 Coordinator, he or she will have you read the results. If you performed the test before your Pre-Installation Assessment phone call, please be sure to write your results below so you can provide the information to your Coordinator.

RESULT: _____

ROUTE 1: _____

ROUTE 2: _____

ROUTE 3: _____

ROUTE 4: _____

ROUTE 5: _____

ROUTE 6: _____

10. Click the Close button to exit the **Results** window.

Gathering Data

Prior to installing UTG, you will receive the specific information necessary to perform the configuration of your PMS/POS or other system by our Implementations staff:

- Shift4 Serial Number
- Slot Number
- Slot Activation Code
- API Password

You will need to contact the Shift4 Customer Service Support Department at (702) 597-2480, option 2, to obtain a Unique Code password if the Shift4 Installer is not performing the Installation with you, directly. All passwords and activations are unique to every installation, so if re-installation is required, you will need to contact our Account Maintenance Team to discuss the details.

Security Implementation

Shift4 provides a variety of methodologies to ensure security compliance with all federal, regulatory, and industry standards. For example, UTG – combined with safe merchant practices – can ensure a PCI/DSS (Payment Card Industry Data Security Standard) compliant environment for credit card processing, providing UTG is installed and configured as described in the UTG Technical Reference Guide located on the Shift4 website.

Also, assuming your POS/PMS system is certified for tokenization, Shift4 helps protect cardholder information through our new tokenization technology. A “token” is a globally unique, randomized representation of credit card data. It is 16 characters long, and for payment applications and merchants who use Shift4, only the token is stored in the system – not the credit card information. “They can’t steal what you don’t have.”

For additional information on Shift4’s security compliance and the best security practices you can follow, please review **Section 2** of **The UTG Technical Reference Guide Version 2** that can be found on the www.Shift4.com website.

Once your Pre-Installation Assessment is complete, your UTG Installation can take place, and any required training can be scheduled.

If you have any questions about any of the above requirements, please contact your Shift4 Coordinator at once. He or she will be able to answer your questions and resolve potential issues or problems before they can cause a delay in your installation.

Remember, during the Installation Coordination part of the process, Shift4 Installations will contact you to verify that your specifications meet or exceed the minimum Shift4 requirements and to assist you in running the Shift4 Probe utility on your server.

Again, thank you for choosing DOLLARS ON THE NET. We look forward to having you as a customer!

APPENDIX B: NetCharge® INFRASTRUCTURE REQUIREMENTS

Welcome to the Shift4 family, and thank you for choosing Shift4 Corporation's virtual credit card terminal, NetCharge®!

To facilitate your use of NetCharge®, you will need to verify some infrastructure information. The questions listed below are for your preview convenience to ensure the requirements are met. Your Shift4 Coordinator will contact you to help you gather the needed information when applicable.

Reference Questions

1. What kind of Internet connection do you have?

*This is the connection that your **DOLLARS ON THE NET** software will use to communicate with Shift4. It is typically T1, ISDN, Cable, Dial-up, etc.*

Note that while dial-up connections can be used, they may adversely affect the speed at which your transaction information will be received.

2. Do you have a backup Internet connection if your primary connection, listed in question 1, fails? If so, what kind? If not, you may experience a delay in authorization or end of day batch submittals.
3. What Internet Browser version do you use?

NetCharge requires Internet Explorer 5.0 or greater OR Netscape Communicator 4.07 or greater.

4. What version of Adobe Reader do you use?

NetCharge requires Adobe Reader 4.0 or greater.

5. What type of printer do you use?

NetCharge requires either a local or network printer.

6. NetCharge has the ability to print sales drafts similar to a terminal. Of the supported print packs, which ones will you be using?

You will also be responsible for the proprietary cable that will connect the print pack to one of the available nine pin COM ports. If you have a draft printer, the driver needed to use it will be installed during your installation process.

7. Who provides the magnetic reader?

We suggest you purchase a MagTek or compatible reader that reads both Track 1 and Track 2 data.

As noted above, your Shift4 Coordinator will contact you during the Setup process to gather the infrastructure information needed to implement your NetCharge® solution.

If you have any questions regarding Shift4's NetCharge® during your New Account Setup process, please contact your Shift4 New Account Coordinator at (702) 597-2480, option 4, or by email at NewAccount@Shift4.com.

Again, welcome to the Shift4 family!

APPENDIX C: IT'S YOUR CARD® SETUP

Thank you for choosing Shift4's leading edge gift card program, It's Your Card® (IYC). Along with your regular training and installation, IYC requires the following additional steps to ensure proper implementation.

Step 1

Before creating your gift card batch of card numbers (Issuance Process), you will need to make a few business decisions regarding your gift cards. Some of those decisions include the following:

- **Gift Card Type** – choose from e-Card, Prepaid/Gift (non-reloadable), and Prepaid/Gift (reloadable)
- **Number of Cards** – choose the desired number of gift cards to be included in the batch (maximum 10,000)
- **Expiration** – Choose the number of months the cards in the batch will be active and available to your customers for use and select the starting point
- **Breakage** – Choose whether you will charge a monthly maintenance fee on sold, but unused cards. **Please refer to the laws of your state to determine whether this is an option available to you.**
- **Password Required** – Choose whether you want your customers to provide a password to make purchases with their cards.
- **Pre-activate** – Choose whether you want the cards pre-activated with a common amount

Step 2

Your Coordinator will schedule a 30-minute phone call to walk you through the Issuance Process to obtain the information your card manufacturer will need to program the magnetic strip on the back of your cards.

Step 3

Once you have completed this call and determined all necessary information, you must send the encoding file and the **Card Production with IYC Guideline** information to your card manufacturer and have them create three (3) sample cards.

Step 4

Mail the sample cards to Shift4 Corporation, Attention: Installation Coordination Division, 1491 Center Crossing Road, Las Vegas, NV 89144. Our phone is (702) 597-2480.

Step 5

After we receive your samples, we will test them for appropriate coding and production by swiping them into our test system. We will then contact you and advise you of the results. If there are any issues to report, we will clarify the issues and suggest possible solutions.

BE AWARE THAT SHIFT4 DOES NOT APPROVE YOUR CARDS. WE ONLY ADVISE YOU AS TO THE RESULTS OF THE TESTING AND OFFER SUGGESTIONS FOR IMPROVEMENTS.

Step 6

If your cards meet our requirements, you can proceed with the rest of your order. However, if the cards do not meet our requirements, you will need to have your card manufacturer follow our advisement, and then you need to repeat Steps 4 and 5 again.

Step 7

Notify your Shift4 Installation Coordinator once you have your cards back from your card manufacturer and are planning to start selling them. The Installation Coordinator will then schedule your Activation and Redemption Training. The training takes approximately an hour and includes showing you how to use your new gift card program.

AS SHIFT4 WILL ONLY TEACH YOU HOW TO USE YOUR GIFT CARDS WITH DOLLARS ON THE NET, YOU WILL NEED TO SEEK ADDITIONAL IMPLEMENTATION AND TRAINING FOR YOUR POINT OF SALE SYSTEM.

<p><i>Jay Laufenberg</i> Vanguard ID Systems 800-323-7432 ext. 209 jay@vanguardid.com www.vanguardid.com</p>	<p><i>Matt Bobonski</i> Bristol ID Technologies 866-922-9821, ext. 15 mbobonski@bristolid.com www.bristolid.com</p>
<p><i>Jeff Grimes</i> Plastic Graphic Company 847-487-2030 plasgraph@aol.com www.plasticgraphic.com</p>	<p><i>Steve Paul</i> CPI Card Group 714-508-1531 spaul@cpicardgroup.com www.cpicardgroup.com</p>
<p><i>Marie Labrie</i> Plastic Card Solutions 866-545-8705, ext. 239 labriem@bbfprinting.com www.bbfprinting.com</p>	<p><i>Diana Costa</i> Arthur Blank & Co., Inc. 800.776.7333 dcosta@adco.com http://www.arthurblank.com</p>

For more information on card production, please review Chapter 5 in the *IYC User Reference Guide*, entitled *Card Production with IYC*. You can [Click Here](http://www.shift4.com/pdf/IYCUserRefGuide_20051020.pdf) or find it online at http://www.shift4.com/pdf/IYCUserRefGuide_20051020.pdf.

THE ABOVE IS A REFERENCE LIST OF CARD PRODUCTION COMPANY CONTACTS. IT IS PROVIDED FOR YOUR REFERENCE ONLY. IN NO WAY DOES SHIFT4 CORPORATION RECOMMEND OR ENDORSE ANY OF THE CARD MANUFACTURERS LISTED.

If you have any questions during this time, please contact your Installation New Account Coordinator at (702) 597-2480, option 4, or by email at NewAccount@Shift4.com. Again, thank you for joining the Shift4 family of satisfied IYC customers!



APPENDIX D: PINPAD DEBIT SETUP

We've notice that a few of our Customers have been having problems getting their PINpad debit card systems up and running. To help with this situation, we'd like to provide the following information to explain the four main steps required to successfully implement a debit account.

Each step is clearly explained, but if you have any questions, please call your Shift4 Coordinator at (702) 597-2480, option 4, and we will be happy to clarify any part of the process.

Background

Debit cards are the fastest growing payment type in the world. A recent study on consumer payment preferences found that one-third of all in-store purchases were done with a debit card. Some of the key advantages customers get from using debit cards are listed below:

- Debit transactions are easier, faster, and more reliable than a check.
- The customer's end-of-month statements show the time and location of the transaction, unlike a check.

Businesses also benefit from the ability to take debit cards. These benefits include the following:

- Debit transactions cost less than all but the smallest credit transactions.
- It's faster for customers to pay with a debit card than with a check.
- Debit transactions are easy to audit, as they show up on the same statement that the business's credit card sales do.
- The funds from a debit transaction go into the business's account much faster than a check.

However, while debit cards are great for both the business and the customer, they can be much more problematic when it comes to their installation and support. This document will explain a few tips to ensure a smooth, pain-free system.

The Participants

Debit is quite a bit more complicated than credit. The players in a typical debit installation are listed below:

1. The Merchant Services Provider (MSP)
2. The debit processor (not all credit card processors also support debit)
3. The company that sells the PINpads
4. The PINpad encrypting company (which can sometimes be the processor)

A Smooth Setup

The single biggest reason for PINpad and debit trouble is an incorrect setup somewhere along the way. Unfortunately, as the previous section shows, there are many systems that have to all be in perfect agreement for debit to work properly. If they differ in even one small way, the process might not work correctly. The following tips are designed to help your debit process be trouble free.

Account Setup

Set up your debit accounts with your MSP, bank and processor. These might be anywhere from one to three companies, depending upon how your accounts are processed. Regardless of how many companies are involved, you might end up setting them all up through your bank.

If your accounts are already set up, call your bank, MSP, and/or processor to ensure ALL information is both correct and consistent.

As of June, 2007, Shift4 software is compatible with the following US debit processors:

- Fifth Third
- FDMS North (CARDnet)
- FDMS Omaha (FDR)
- Global Payment Systems (GPS – Atlanta)
- Heartland Payment Systems
- RBS Lynk Systems
- Nova Information Systems
- Paymentech Tampa
- TSYS

We are also certified for the following international processors:

- Global Payment Systems (GPS – Atlanta)
- Nova Information Systems Canada
- Paymentech Canada

For a completely current list, always refer to our website, www.Shift4.com.

Forms

Once your bank and processor accounts are set up, you can proceed with completing the forms that Shift4 requires to set up your account with us. These forms are referenced in the body of the guide, but the primary one of these is covered in **Chapter 2: Profit Center Form(s)** that gives processor-specific information for each of your merchant locations. Ensure that the Profit Center Form(s) are completely and accurately filled out prior to sending them to your Coordinator. As noted above, ensure that the information at all locations, including Shift4, is accurate, complete, and consistent.

Encode PINpads

In addition to providing the debit account information that Shift4 requires, your business will need to have its PINpads encoded. This is the process of adding highly secure codes into a blank PINpad so that it will function correctly, and the process is usually completed by a processing/encoding company.

THIS PROCESS IS OFTEN DONE INCORRECTLY!

The PINpad must be encoded with the correct information – called “injection” or “encryption” – for the processor your business uses. If the PINpad is not coded correctly, the system will not work, and you will have to have the PINpads re-encoded with the correct information. This takes additional time and dollars to get your Shift4 solution up and running.

How do you know which software the PINpads need to be encoded with? It depends on two factors, the type of PINpad and the debit processor you will be using. The encoding company should set up the PINpads correctly, based on that information.

Many encoding companies provide this service regularly. If you cannot find one, Shift4 will be happy to provide you with a list of some of them at your request.

Configure the POS and Shift4 Software

Once the debit information is entered into Shift4’s system as part of the Account Setup process, fine-tuning might be needed to ensure the correct operation of your debit processing. Some POS systems require slight configuration changes to be able to accept debit cards. In most cases, whoever installs your PINpads into your business system will also test them. Along with configuring Shift4’s UTG software for debit, you will also need the UTG Stub to ensure correct functionality. The UTG Stub Infrastructure is the same as that needed for UTG, and it can be reviewed in Appendix A.

As you can see, debit processing is not simply “plug and play!” Debit is a powerful tool for our Customers, a powerful tool for you. By working together, we can ensure that your debit installation is as easy as possible.

If you have any questions, please call your Shift4 Coordinator at (702) 597-2480, option 4, and thank you for choosing Shift4 software solutions for your business transaction processing!

APPENDIX E: MICROS INFRASTRUCTURE REQUIREMENTS

Some of our Customers utilize the Shift4 Secure Driver for their MICROS POS system. In order to ensure compliance and operability, Shift4 has written this MICROS driver to be installed at the same time UTG is installed. Therefore, the Installation process for a MICROS installation is a little bit different and more involved than a regular Installation.

The following steps will give you a head start if you do require a MICROS Installation process.

MICROS Requirements

Step 1

The Shift4 Installation Coordination Team will gather some preliminary information to give to our MICROS Installation staff. Please gather the answers to the following questions, to be ready for the transfer of your installation to our expert MICROS Installation staff:

- a. Who is the contact at your company for the MICROS Installation? Include name, contact phone number, and contact email.
- b. Who is the contact at your MICROS vendor? Include the company name, contact name, contact phone number, and contact email.
- c. What MICROS product are you using? Include the product name and version.
- d. What additional driver features do you require? Include gift card information (provider, upper limit, lower limit, length, tip), debit processing, PINpad type and quantity, signature capture processing, and the device type and quantity.
- e. Does your PC have a secondary NIC card? (Only required if on the same network as another PMS/POS.)

Step 2

Our MICROS/POS Installation staff will gather additional information required to schedule the installation. Once all pertinent information is collected, the MICROS Installation staff will schedule your UTG with MICROS driver Installation.

If you have any questions, please call your Shift4 Installation Coordinator at (702) 597-2480, option 4, and we will be happy to clarify any part of the process.

Thank you for choosing Shift4 as your transaction payment gateway solution. We are happy to be able to provide you with the Secure MICROS driver, written by Shift4 specifically for our valued MICROS Customers.

Please make sure that if you have any questions regarding credit card processing or the operation of the driver with your Micros system that you call Shift4's 24/7 customer support desk. Calling any other organization, including Micros, for support could lead to misinformation and possible data loss of your valuable information.