

ALERT: [Scheduled System Maintenance](#)

July has been a busy and exciting month around here and we hope all of you have had a likewise productive month thus far. We've got some fresh blood at Shift4 that we'd like to introduce you to, so look for them in the [New Faces](#) article. Ever wonder what a "[suspended batch](#)" is? We'll cover that, too. Also, if you have an e-Commerce solution, please take a few seconds to complete our survey and let us know which one you use. (Your feedback may help shape future development projects.)

DOLLARS ON THE NET[®]: So Much for Just Pennies



At current national average prices, for the pennies Shift4 charges for a typical transaction, you could buy almost two tablespoons of gasoline, which is just about enough to back your SUV out of the driveway. Or, for the same amount, Shift4 will provide you with all of this:

- A secure, reliable gateway between your POS, PMS, or e-Commerce system and the bank, processor, or merchant services provider (MSP) of your choice.
- Multiple high-speed connections to the bank/processor of your choice for authorizations in less than three seconds, with 98% processing in less than two seconds.
- A SaaS-based accounting application that gives you the ability to securely audit, edit, report, settle, archive, and retrieve your credit, debit, and gift card transactions (both pre- and post-auth) from anywhere in the world. This helps you lower your effective discount rate by eliminating inaccurate transactions, preventing downgrades, and helping you avoid unnecessary authorization fees.
- Assured Delivery – our proprietary technology that helps you avoid lost and/or duplicated transactions, it also saves you time, money, and frustration.
- Direct processing to American Express that accelerates funding and eliminates fees paid to third-party processors.
- Up to 24 months of transaction archives for reporting, retrieval requests, and chargeback defense.
- Industry-leading cardholder data (CHD) security utilizing our 4Go Secure Suite[®], which includes TrueTokenization[®], 4Go[®], and i4Go[®] that combine to remove the burden of storing, processing, or transmitting CHD. Never allowing CHD in your system can alleviate a lot of your PCI requirements.
- Data-in-transit security – our P2P encryption was designed using multiple industry-standard and vetted encryption protocols. Our proprietary Derived Unique Key Per Transaction with Moving Target Encryption (DUKPT w/MTE) transport encryption technology is much faster and 200 times more secure than SSL3.
- No-hassle system updates for additional processors, interfaces, card association regulations, and enhanced capabilities.
- Fraud Sentry[®] – Customizable monitoring tool watches for and prevents internal fraud and false credits.
- 24/7/365 In-house support – We don't outsource to some call center in Timbuktu; when you call Shift4 support, you talk to a Las Vegas-based employee trained to support Shift4 products.
- Freedom – Our neutrality is your freedom. We're not tied to any bank or processor, so you are free to change as business needs (or increased fees) dictate.
- Merchant Advocacy – Shift4's neutrality also places us in a unique position to act as your advocate. Many banks and processors make more money when you make a mistake. Shift4 doesn't. We'll help you save money by doing things the right way.

Doing Their Job: Is Shift4 PCI Compliant?



We have received a number of requests recently from clients seeking to confirm Shift4's PCI compliance status. For those who are curious, here is the short answer: Yes, Shift4 is a PCI-compliant Level 1 Service Provider and as such complies with (and exceeds) the PCI DSS requirements of annual onsite PCI security assessments and quarterly network scans.

The issue here is not that you're verifying that we're compliant – verifying that is a good thing. You should be vigilant in ensuring all of your vendors and service providers are secure and compliant with their respective industry's standards. Our problem with this comes when you are asked to seek this information on behalf of your processor – because that's not your job, and – as merchant advocates – it annoys us when processors make you do their job.

It is your processor's responsibility to look Shift4 up on the PCI Web site and to verify that we are providing compliant services. This is something a processor should confirm of any service provider before allowing a client to use their services. (As to why we have had a number of existing customers asked to confirm this long after we began working with them, we really can't say. But if we were them, we'd be worried about our processor's commitment to industry-standard security protocols and to security in general.)

The bottom line is this: if your processor sends you a form and asks you to verify Shift4's PCI-compliance, tell them no. It's not your job and it's not Shift4's job. It's their job. They get paid the big bucks in terms of "interchange +" pricing; doing a little research won't hurt them.

All the information they need about us is listed on the PCI Web site. If they want more information about Shift4 and our security and compliance practices than is listed there, you can refer them to our [Service Provider Management Frequently Asked Questions](#) document.

Is it Time for a Browser Upgrade?



Have you ever seen a company campaign against its own product? It's certainly a rare occurrence but Microsoft is currently in a campaign against one of its products – and has been for several months.

In March of 2011, Microsoft officially launched a campaign against Internet Explorer 6. Why? Well, despite being three generations behind, Microsoft found that more than 12% of the world's Internet users were still using this 10-year-old product.

To quote from Microsoft's campaign Web site, www.ie6countdown.com, "There are many benefits of upgrading to a newer version of Internet Explorer – improved speed, tabbed browsing, and better privacy settings to name a few. The web has changed significantly over the past 10 years. The browser has evolved to adapt to new web technologies, and the latest versions of Internet Explorer help protect you from new attacks and threats."

We echo Microsoft's sentiments and encourage those of you who might be running an old browser to upgrade as soon as possible. Not only will you have a hard time accessing all of Shift4's features (some are just too complex to run on a decade-old browser) but you may also be setting yourself up for a security breach. And, should a breach occur, having an old and potentially insecure browser in the mix may give forensic auditors the excuse they need to declare PCI non-compliance and to place fault on you, the merchant.

If you're still using an old browser (be it IE6, Firefox 2.5, or anything else that is older than the average 4th grader), now is the time to upgrade. If you are at the mercy of an IT department that is not quite ready to make the change, maybe the information you find [here](#) will help spur them along.

Good luck!

New Roles and New Faces

There are a couple of new faces at Shift4 that we think you should know about and one familiar face has taken on a new role that you may like to know about.



Bob Lowe, Vice President of Business Development

Bob Lowe, who has been with Shift4 for a little over two years as Director of Strategic Relationships, has been promoted to Vice President of Business Development. Bob will not only oversee the rapidly expanding partnership program, but he will also have managerial responsibility for our business development/sales staff.

"Bob is a fantastic employee and a passionate expert in his field," said Shift4 CEO Dave Oder in a [press release](#) announcing the promotion. "In his two years at Shift4 he has done absolutely remarkable things with our partner program and we're very excited to see what growth will come as a result of this promotion."

Michael Gayle, Customer Retention and Loyalty Manager

Michael Gayle recently joined the Shift4 team as Customer Retention and Loyalty Manager. Michael is responsible for maintaining customer satisfaction throughout all accounts, with his primary focus being the management of key accounts. Michael and his team are product- and industry-savvy, and will be responsible for introducing new products and services to our customer base. Michael works with all divisions of Customer Service as a liaison to ensure success for our customers. Michael brings with him more than two decades of sales management and operations experience in the banking industry.

Tom Ruscitti, Partner Program Manager

Tom Ruscitti joins Shift4 as Partner Program Manager, assuming some of Bob Lowe's previous responsibilities as Bob moves into his new role as VP of Business Development. Tom will be primarily responsible for the day-to-day operations of Shift4's referral partner programs. Prior to joining Shift4, Tom spent more than 20 years in the POS industry where he worked with the partner programs for Micros and Intuit and was active in the reseller community.

Tokenization Webinar Recap



As you may already know, we're passionate about tokenization. We should be; we introduced the technology to the industry in 2005 and have watched it "catch on" ever since. Those who follow our blog and other publications have heard us lament the bastardization of tokenization. That's what we call it when competitors release TINO ("tokenization-in-name-only") solutions that bear the name of tokenization but don't offer the security and benefits that were inherent in the tokenization we designed and shared years ago.

With this in mind, Shift4 held our first major Webinar this month. We called it, "Are You Asking the Right Questions About Tokenization?" The Webinar featured Bob Lowe, our recently promoted Vice President of Business Development, leveraging his 25+ years of experience in the hospitality payments industry to teach hospitality professionals what they need to know about tokenization.

Held in two sessions on Monday, June 13, the Webinar afforded more than 150 attendees with an overview of tokenization and a list of questions to ask a potential tokenization vendor. Bob also included an "answers to question" section in his presentation where he warned attendees about the responses that should alert them to potentially weak or inadequate solutions.

Webinar attendees also received a copy of our Tokenization Request for Information (RFI) template. We urged them to have potential tokenization providers (Shift4 and our competitors) complete the RFI and then to decide for themselves which solution is the best for their business. (We all know who that will be.)

Feedback on the Webinar was positive and additional sessions for other verticals are in early planning stages. If you would like to view a recording of this Webinar, are interested in obtaining a copy of the RFI template, or have topic ideas for future Webinars, please feel free to contact us at marketing@shift4.com.