

SHIFT 4™

**Money**net®

CASE STUDY

# Moneynet and Shift4 Expand Cross-Border Payment Processing Solutions

*"Partnering with Shift4 has been a game-changer for our cross-border expansion strategy. Their flexible approach and fast response times have allowed us to quickly adapt to new markets while maintaining the high level of service our customers expect. This collaboration has truly accelerated our growth in the European payment processing landscape."*

Marco Di Cosimo,  
Amministratore Delegato Moneynet S.p.A.

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## Customer Profile

### About

Moneynet, a licensed Payment Facilitator regulated by the Bank of Italy, specializes in processing in-person card payments. As part of the IVS Group, one of Europe's largest vending machine operators, Moneynet strengthened its market position through a strategic partnership with Shift4, an industry leader in integrated payment and technology solutions.

### Industry

Payment Institution, specializing in electronic and digital payments.

### Location

Primarily operating in Italy, with expansion into Spain and France with Passport.

### Goals

- Expand cross-border payment processing capabilities
- Increase market presence in Italy and other European countries
- Find a flexible acquiring partner with fast response times

### Services Provided by Shift4

- Acquiring services

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# Background

Before partnering with Shift4, Moneynet was looking to expand its reach beyond Italy. As a PayFac focused on card-present transactions, they needed a partner who could provide robust acquiring services for cross-border payments. Moneynet was also seeking an acquirer who could offer more than just services – they wanted a true partner who could provide fast feedback and flexibility.

## The Desire To Evolve

Moneynet had several key objectives:

- 1 Expand their reach into Spain and France
- 2 Strengthen their position in the Italian market
- 3 Find an acquirer that could act as a partner, not just a service provider
- 4 Gain access to better services and more competitive costs
- 5 Collaborate with a flexible partner capable of providing quick responses to their needs

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## The Solution

Shift4 emerged as the ideal partner for Moneynet, offering:



### Comprehensive Acquiring Services

Shift4 became Moneynet's main acquirer, providing all necessary acquiring services.



### Cross-Border Capabilities

Shift4's infrastructure allowed Moneynet to expand into Spain and France while also strengthening its presence in Italy.



### Flexibility & Responsiveness

Shift4 demonstrated the ability to provide fast feedback and adapt to Moneynet's needs, fulfilling their desire for a more partner-like relationship.



### Competitive Pricing

Shift4 offered better services at more attractive costs compared to Moneynet's previous solutions.



### Collaborative Approach

The partnership enabled both companies to provide services to third parties, leveraging each other's strengths.

# The Results

As a result of the collaboration with Moneynet, Shift4 has expanded its network in Italy by acquiring all of Moneynet's customers. This synergy represents an important step in our commitment to offer innovative solutions and high-quality services while expanding growth in the Italian market.

*"Our partnership with Moneynet exemplifies Shift4's commitment to enabling global commerce. By combining our robust acquiring services with Moneynet's expertise in card-present transactions, we've created a powerful solution for merchants across Europe. This collaboration has not only expanded our reach but also driven innovation in the payment processing industry."*

Nick Tubb,  
SVP Commercial, Europe, Shift4

The partnership between Moneynet and Shift4 has yielded significant benefits:

## **Synergistic Growth**

Moneynet and Shift4 are expanding their presence in Italy and abroad, offering merchants access to local card schemes with acquiring services for a one-stop-shop processing solution.

## **Enhanced Service Offering**

The collaboration allows Moneynet to offer a more comprehensive suite of services to its clients, particularly in the vending machine sector through its connection with the IVS Group.

## **Improved Client Acquisition**

The partnership enables both companies to develop new clients by leveraging Moneynet's relationships with local schemes and Shift4's acquiring capabilities.

## **Increased Competitiveness**

With Shift4's acquiring services, Moneynet can now compete more effectively in the European payment processing market.

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# The Future

Building on their strategic alliance, Moneynet and Shift4 plan to advance their partnership to deliver more vending machine payment solutions across Europe. The companies will collectively focus on expanding cross-border payment capabilities and growing their third-party services portfolio to create new revenue streams.