In a world of corporations controlling so much of the nation’s personal and business transactions, one privately owned Las Vegas company has managed not only to survive among the big boys – but thrive.

Shift4, which is operated in part by Faith parents Stephanie and Tom Stowers, has for 23 years provided payment solutions for merchant credit card transactions through powerful, Web-based applications that allow merchants to turn their customer transactions (credit, debit, gift card and check) into money in the bank quickly, accurately and securely.

Stephanie, who recently became the company’s Chief Operating Officer after many years as Senior Vice President for Customer Service, helps run Shift4 along with her brother, J.D. Oder II. Their parents, Dave and Kathy Oder (who are semi-retired and transitioning out of Shift4), relocated the company from California to Las Vegas in 1994 with seven employees; it now has 215 with 33,000 merchant customers and processes and secures a portfolio of $60 billion in payments.

“With our entire portfolio, we are in the top 10 of the largest processors in the world,” Stephanie says. “We take pride that we are one of the last independent processing companies in existence, since so many banks now provide a gateway service or companies like ours have merged.”

Shift4 has provided real-time payment solutions to leading merchants in the areas of food & beverage, hospitality, retail, mail/telephone order and e-commerce. The company works with each customer to help them receive the lowest discount rates and fastest authorizations possible, regardless of the bank, processor, or Point of Sale (POS), shopping cart or Property Management System (PMS) they utilize.

“We also assist our customers with security and compliance issues and business optimization,” says Stephanie, who continues to oversee customer service, marketing and sales. “The key for us is offering choices with different banks, as well as choices with how our customers integrate with POS systems. Because we are connected with every processor – including the seven largest main processors – we enable our customers to choose the best rate and services possible.”

Stephanie came to Las Vegas from her hometown in Orange County to attend college at UNLV and work for the family business. In 2002, she met Tom, who grew up in South Lake Tahoe and then graduated from State University of New York (Oswego) after serving in the Army.

“I started out as a cook. I really wanted to go to culinary school,” Tom says. “But I decided to join the Army Infantry, and ended up serving in Somalia in the early 90s and then in Haiti in the effort to help restore the government. Our main task was protecting the palace of the president.”

After graduating from SUNY-Oswego, Tom moved to Nevada at the urging of his brother, who worked for the Nevada Highway Patrol. Tom was soon hired by the Nevada Department of Public Safety and went to work as a parole and probation officer. It was during that time that he met and then married Stephanie.

“I didn’t want Tom on the streets when Jacob (the Stowers’ first born, who will begin 8th grade in the fall) was born,” says Stephanie. In 2003, the couple decided that Tom would join the company as Vice President of Operations, and since then has overseen human resources, facilities, security and contract negotiations.

“I call us dysfunctionally functional,” Stephanie says. “Things can be a bit intense at the office, but we make it work.”

“We love what we do, and we love it here,” she says. “Jacob has thrived at Faith; his mock trial team took third place in the Justice & Advocacy program, and he was chosen as one of the best attorneys. He also is an all-state choir member and loves Mrs. Youmans.”

Faith has not only made a big difference with Jacob and their other child, David, is in the fourth grade at Faith Academy – but also with Tom and Stephanie. Their kids’ involvement in school has influenced the Stowers to get back into church, and they are now members at Faith Community.

“The opportunities are amazing at Faith. That’s why we give,” Stephanie says. “We all have a great foundation here and the kids are so happy.”