



A winning combination of payment security and payment innovation

Evolving payment industry regulations and the increasing need to implement innovative payment methods with a high degree of security are transforming the payment industry. As electronic transactions become increasingly commonplace, so do fraud and data security breaches, exposing retail chains to liability risks. Retailers are therefore under increasing pressure to implement and maintain high regulation compliance. Additionally, their high priority objectives must include innovation-ready architecture with native configuration, and enhanced reliability and security.

NCR Connected Payments is the answer to these mounting challenges. A fully secure payment route, it ensures complete data and transmission protection, from PIN pad to payment processor. Connected Payments is implemented as a SaaS (Software-as-a-Service) solution, allowing retailers to easily comply with payment regulations, such as PCI and EMV, and helping them to prepare for a future of innovative payment options that improve shopper experience.

Easily comply with PCI and other regulatory requirements by ensuring complete payment data security

Prepare your payment systems for EMV cards effortlessly, and reduce fraud-related liability

Embrace new payment types quickly and easily, and prepare your business for the future shopper

Enjoy uncompromising security in a cost-efficient cloud delivery model



Payment security and regulatory compliance made easy

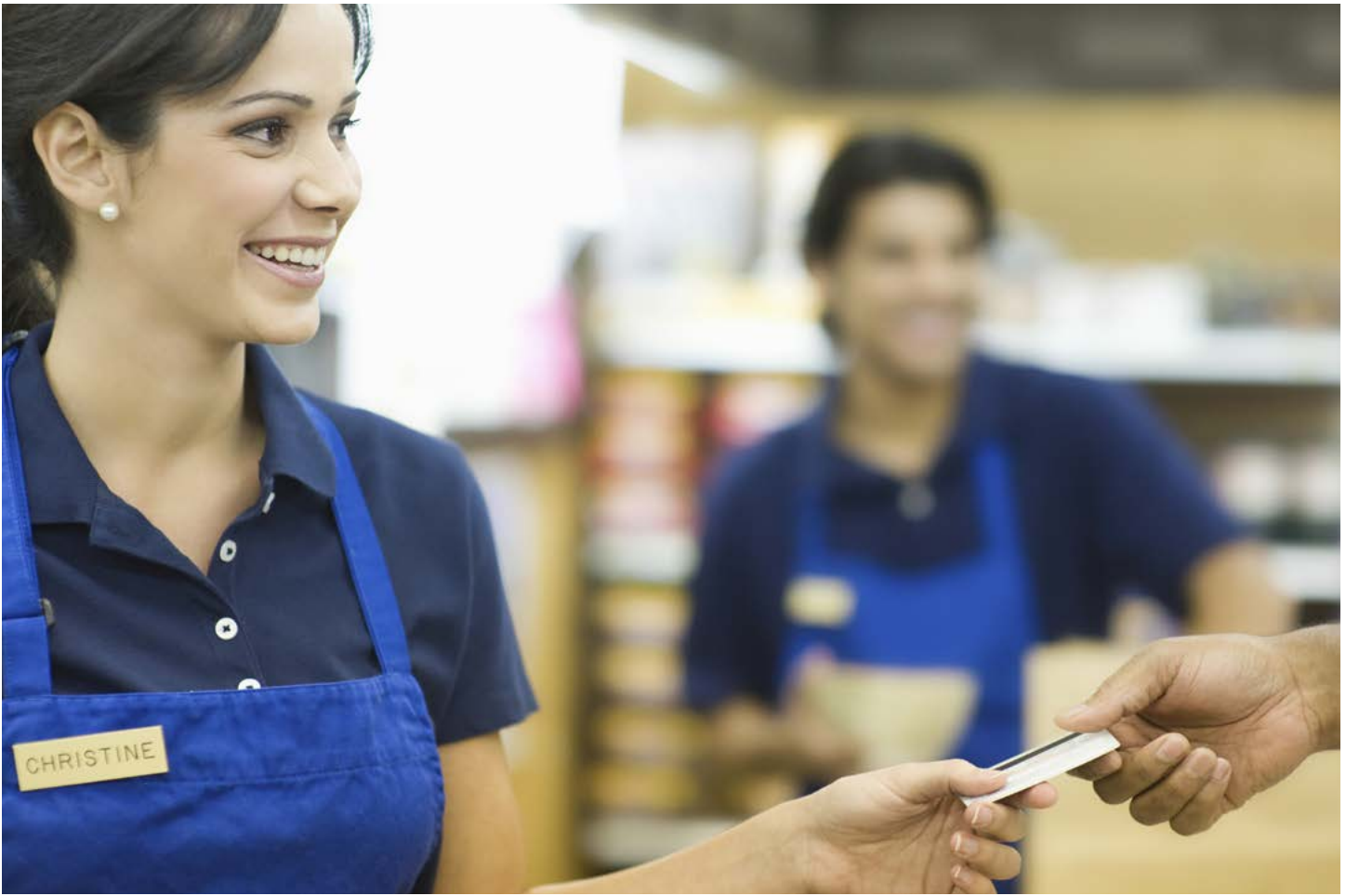
Security is naturally a key concern for any retailer. As pressure increases to assure full compliance with new regulatory standards, electronic payment solutions must be capable of insulating sensitive card data from the retail enterprise. This is, after all, the most effective way to manage liability and eliminate any potential risk of exposure.

Retailers having chosen NCR Connected Payments can rest assured that their payment data and transmissions are completely secure. P2P (Point-to-Point) encryption and tokenization ensures that all cardholder data is fully protected within the PIN pad, and that this information is only decrypted after having safely arrived at electronic payment datacenters. The same secure flow applies to online transactions as well.

Connected Payments helps merchants maintain continuous compliance with PCI DSS (Payment Card Industry Data Security Standard). It also enables them to quickly and easily transition to support EMV (Europay, MasterCard and Visa), a global standard for interoperability of IC card-capable points of sale. The solution additionally offers native support for WIC EBT (eWIC) with all participating online WIC states.

The nature of the SaaS delivery model brings with it another major benefit – retailers implementing NCR Connected Payments enjoy fully automated payment software and compliance updates. This means that they do not have to worry about configuring POS (Point-of-Sale) and store systems every time a change is made to regulatory requirements.

Even better, NCR Connected Payments provides added convenience by centralizing electronic payment management and reporting across the entire retail enterprise. With integrated support for most leading payment processors and providers, it offers retailers the freedom to choose payment peripherals and switch processing partners freely, as per business demands. This ultimately ensures that retail chains not be solely dependent on single-source payment providers.



Get ready for payment innovation

Today, it is imperative that retailers break away from the current infrastructure limitations holding them back and preventing them from embracing new payment types. Mobile payments, eWallets, and other forms of digital payment outside the world of credit and debit cards, are quickly gaining popularity. Customers are increasingly becoming accustomed to these innovative payment options, and expecting them to be honored in brick and mortar stores, not just online.

However, retailers wishing to improve shopper experience and offer their customers new payment types typically discover that this is extremely complicated and costly to achieve with their existing POS and payment infrastructure.

NCR Connected Payments' architecture overcomes this challenge. Uniquely geared towards payment innovation, it enables retailers to rapidly implement new payment types and comply with emerging market trends. Connected Payments utilizes Web tools to effortlessly drive on-demand changes in stores, and even in individual lanes. As a result, new payment types can easily be deployed across the retail chain, offering customers greater choice and significantly improving shopper experience.

NCR Connected Payments enables
retailers to rapidly implement new
payment types and comply with
emerging market trends.



A closer look at NCR Connected Payments

Connected Payments offers retailers secure and flexible payment support, while helping them prepare for a future, in which a multitude of payment options need to be managed in a tightly regulated industry. The SaaS solution leverages flexible Microsoft architecture, as well as redundant active/active datacenters with real-time data replication, to provide rich payment functionality. This includes:

- POS and payment engines; transaction switching
- P2P encryption and tokenization
- BIN file distribution, central configuration support and PIN pad management
- Payment system health monitoring and alerting
- Enterprise reporting and PIN pad tracking and alerting

OpenEPS, a payment client deployed at each and every POS lane, supports comprehensive payment functionality with custom transaction flows, prompts and cashier messages. It helps meet high priority retailer requirements, such as credit-to-debit conversion, auto tender resolution and triple language support, with no need for POS enhancement. OpenEPS provides a PA-DSS barrier, keeping the POS completely isolated from cardholder data, and preventing any exposure of retailers' POS solutions to standard regulation compliance risks. OpenEPS also eliminates the need for POS-level upgrades, as all payment application updates are implemented remotely, with no impact whatsoever on POS software.

Online transactions are also protected using NCR's WebEPS client. Sensitive card data is encrypted and routed to the cloud via WebEPS, providing end-to-end payment security, both in stores and on the Web.

NCR Connected Payments supports transaction switching, with multiple host certifications to choose from, and hosting by tender type, with transaction routing fully up to the retailer. This does away with the need for threat-sensitive links between retailer and various authorizers, and enables retailers to switch authorizers without the need for lane modifications.

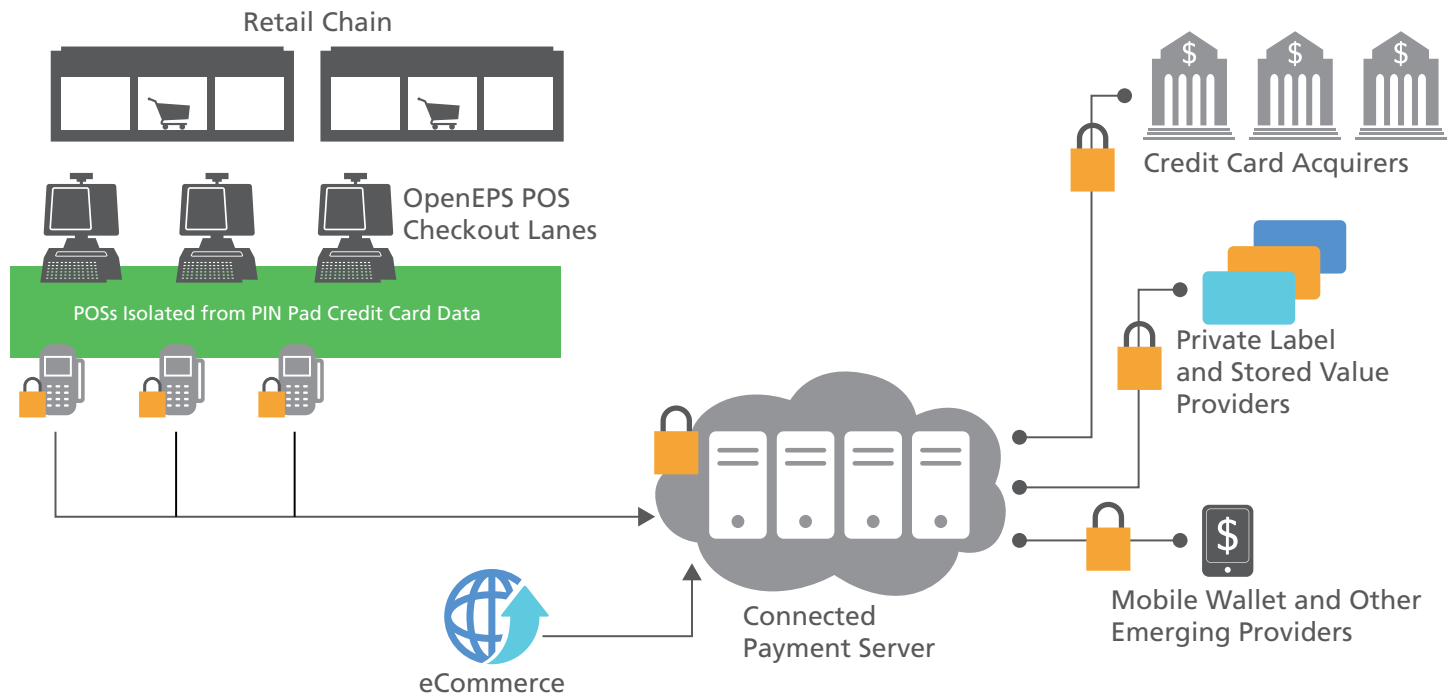
Store and lane monitoring capabilities provide full, ongoing awareness of a range of critical payment parameters, including:

- Store payment systems connectivity
- Offline processor activities
- Time-out reversal transactions
- Lane hardware state and disk space availability
- POS software version and update status
- PIN pad serial number integrity

To mitigate PIN-related theft and fraud risks, Connected Payments features PIN pad serial number tracking and reporting. It closely monitors PIN pads at the individual lane level, records any change or discrepancy by date and time, issues e-mail alerts on potential payment security risks and even allows retailers to disable PIN pads until further authorization.

Connected Payments in the payment value chain

Easy integration and retail chain-wide management with any current and emerging payment provider



Connected Payments ultimately provides retailers with enhanced control over payments, with reduced liability, greater flexibility in improving shopper experience, and the ability to quickly keep pace with industry innovations. It is highly reliable, with redundancy built in at many levels, and with system health monitoring and alerting assuring continuous online availability. Connected Payments effectively eliminates electronic payment-related POS overhead, enables fast time-to-market with centralized control of payments in the retail enterprise.

Solution highlights

Payment innovation readiness—NCR Connected Payments reflects innovation through architecture, enabling retailers to rapidly embrace new payment types and improve customer experience.

Freedom of choice—Connected Payments offers complete POS platform-, PIN pad provider- and credit card processor-independence.

Native compliance with regulations—With built-in P2P encryption, Connected Payments helps organizations adhere to the PCI standard. It also features flexible EMV deployment and native support for all state-specific eWIC requirements.

High cost efficiency—Via the power and versatility of SaaS (Software-as-a-Service) cloud delivery.

Why NCR?

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 485 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

NCR Corporation
3097 Satellite Boulevard
Duluth, Georgia 30096

ncr.com

©2014 NCR Corporation

Patents Pending 15RET2578-0215

ncr.com/retail

 linkedin.com/company/NCR-Retail

 twitter.com/NCR-Retail

 facebook.com/NCR-Retail

