

CONNECTED PAYMENTS

EMV Update: March 11, 2016

Dear Valued Partner:

We are taking new actions to better support you and your retail customers implementing EMV.

The EMV liability shift of October 2015 represents a major shift in the payments landscape, and with this shift has come industry-wide challenges, impacting the largest card associations down to individual shoppers.

According to recent studies, readiness of payment processors, gateways and technical resources have all slowed EMV delivery. In fact, *Progressive Grocer* reports that **only 22% of retailers are currently EMV equipped**, with many experiencing functional problems.

These delays and issues stem from the numerous complexities and interdependencies among the card brands, processors, gateways and the vast variety of hardware and software applications needed to deliver full EMV functionality. Ever-changing specifications – and sometimes conflicting requirements – have not only impacted certification dates, but are causing unforeseen and at times uncontrollable delays.

Although NCR's Connected Payments team has provided targeted certification dates by PIN pad and processor, these schedules have often been mistaken for final "go-live" timing. To further clarify, it is important to note that additional time beyond the certification date may be required for regression testing and other peripheral implementation procedures in order to gain full EMV functionality. Please be aware that because of these many factors, as well as the specific structures of retailers' store systems, interfaces must be written and tested in a customized fashion.

This confusion, paired with the delay in certification dates, has prompted **a new approach to communicating EMV availability**. Further, due to the industry-wide challenges, **NCR has supplemented our current NCR EMV support team with a dedicated, multi-functional task force to specifically escalate these EMV-related issues and better address existing roadblocks**.

Within the next two weeks, we will be coordinating **a series of partner conference calls** to discuss our go-forward plan to support you and your customers in EMV migration efforts. **Led by the new EMV task force**, the agenda will include targeted certification dates by PIN pad and processor, any additional auxiliary integration/testing required including POS testing, dates of availability, and other specifics needed for implementation, such as QA and training.

NCR is also creating an **EMV Hotline** to assist with urgent implementation issues and store-level functions and questions, which will be made available in the coming weeks.

Please look for an invitation to follow including meeting details and an agenda. In the meantime, please click [here](#) for more information and to access our FAQ guide regarding EMV. We look forward to working with you to best support your valued customers and encourage you to contact your NCR channel account manager with any immediate questions and comments.

Best regards,
The NCR Payments & Security Team



© 2015 NCR Corporation - All rights reserved. NCR Corporation 3097 Satellite Blvd. Duluth, GA 30096. NCR respects your privacy.

To unsubscribe, [click here](#).

