

NCR CONNECTED PAYMENTS

For Restaurants



The Payments Landscape

Processing consumer payments securely is critical to your ability to run a successful restaurant. At a basic level, it gives you the ability to buy the inventory you need, settle your bills and pay your staff. Massive disruption is going on in the payments landscape, with ongoing data security concerns, the EMV liability shift and mobile payment innovations becoming more relevant. It can be hard to make sense of how you protect your business and offer your guests flexibility in payment options all at the same time. We are here to make payments easier.

EMV Liability Shift on October 1

On October 1, a liability shift is occurring as it relates to who is responsible for paying chargebacks for fraudulent cards that are used at a restaurant. Between the bank that issued the credit card, the restaurant and the payment processor, whoever is least prepared to accept EMV-enabled payment cards will now be responsible for the chargebacks.

Mobile Payments Expected to Grow to \$34 Billion in Transactions by 2019

Nearly two-thirds of all Americans now own a smartphone and in one week in early 2015, four different emerging payment and mobile wallet solutions were launched. Payment innovations continue to enter the market at an accelerated speed. All businesses want to attract new customers, turn them into regulars and create an amazing experience that helps build their brand. Imagine just trying to keep up with all of the different payment innovations that could drive more customers to you.

For more information on Connected Payments, please email hospitality.information@ncr.com or call 1-877-794-7237.

Continued Threat of

Cybercrime and Hacking

According to Trustwave, in 2014 25% of all data security breaches occurred within the Hospitality/ Food & Beverage space. Experts expect this trend to continue. Implementing EMV alone does not protect your restaurant from being hacked. Weaknesses may still remain within your network. The card data that you transmit through your payment network may still be accessible with EMV as it is today with MSR. Unless you add an extra layer of payment security that encrypts payment card data as it passes through your system, you could still be vulnerable. This added layer is commonly called point-to-point encryption or P2PE. If a hacker does find a way to breach your network, they will not be able to use the payment data flowing through your network with P2PE.



Connecting the Dots – NCR Connected Payments

Connected Payments is an NCR-created cloud-based platform that will not only help you accept EMV payments, but will also help you protect cardholder data and let your customers pay with a variety of mobile wallets.



Why Connected Payments?

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It's everything you need to navigate the payments landscape in one solution.

EMV enablement. Mobile wallet payments. Point-to-point encryption (P2PE). Enterprise reporting...and much more. Easily implemented alongside the NCR Aloha POS solution, Connected Payments is a complete payments platform.

Point-to-point encryption helps you reduce the likelihood of a data security breach.

With point-to-point encryption included in Connected Payments, it can help you reduce the scope of the Payment Card Industry Data Security Standards (PCI DSS) requirements, while improving your security.

Flexibility and control over your payments platform matters.

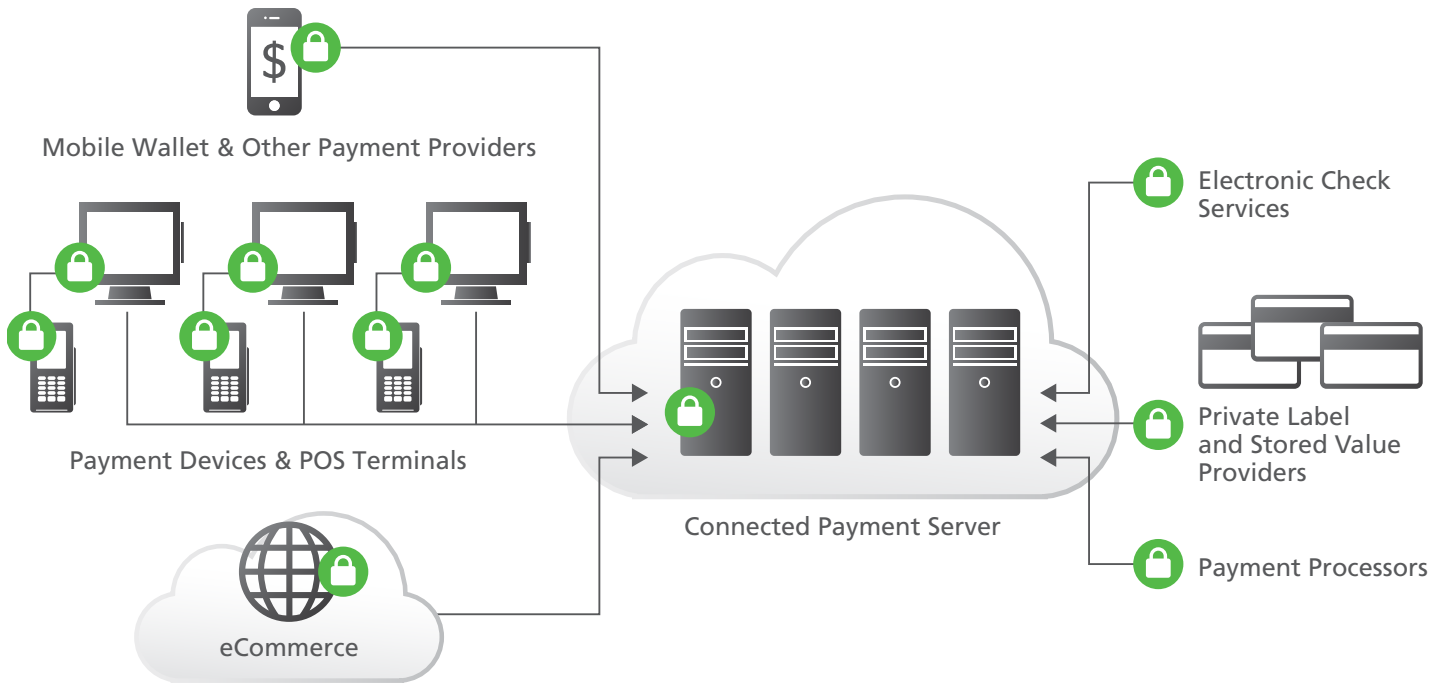
The Connected Payments platform does not pin you down to one processor or payment device. You have the ability to switch processors and devices without losing the benefits gained with Connected Payments.

NCR created both the Aloha POS and Connected Payments.

The same development teams work on the Aloha POS and Connected Payments, unlike other POS providers who work with third party payment gateways and platforms.

Be ready for wherever payment innovation takes us.

Nobody knows where the next payment innovation will come from, but we can help you be ready. If you just want EMV today, but are thinking about adding Apple or Android Pay next year, go with Connected Payments and "flip the switch" when you are ready to accept a new form of payment with no additional cost to your business.



Connected Payments Architecture & Functionality

- POS payment engine
- EMV payment acceptance
- P2P encryption
- Enterprise reporting across in-store, mobile and online payments
- Alternative payment acceptance – Apple Pay, Android Pay, etc.
- Transaction switching
- Central configuration, support and pin pad management
- Payment system health monitoring and alerting
- Card Bin # Management
- Pin Pad Tracking & Alerting
- Charge Back Management

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 550 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 over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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