



# NCR CONNECTED PAYMENTS

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ACCEPTING PAYMENTS FOR RESTAURANTS

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## **A WINNING COMBINATION OF PAYMENT SECURITY AND PAYMENT INNOVATION**

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Evolving payment 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 common place, so do fraud and data security breaches, exposing restaurants to liability risks. Restaurant operators 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 secure payment route, Connected Payments 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 restaurant operators to reduce compliance worries of payment regulations, such as PCI and EMV, and helping them to prepare for a future of innovative payment options that improve the guest 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**

**Enjoy uncompromising security in a cost-efficient cloud delivery model**





## PAYMENT SECURITY AND REGULATORY COMPLIANCE MADE EASY

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

With NCR Connected Payments, P2P (Point-to-Point) encryption and tokenization ensure that all cardholder data is fully protected within the PIN pad, and that this information is only decrypted after it safely arrives at electronic payment datacenters. The same secure flow applies to online transactions as well.

Connected Payments helps restaurant operators maintain continuous compliance with PCI DSS (Payment Card Industry Data Security Standard). It also enables quick and easy transition to support EMV (Europay, MasterCard and Visa), a global standard for interoperation of IC card-capable points of sale.

The nature of the SaaS delivery model brings with it another major benefit—restaurants 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 enterprise. With integrated support for most leading payment processors and providers, Connected Payments offers restaurants the freedom to choose payment peripherals and switch processing partners freely, as per business demands. This ultimately ensures that restaurants are not solely dependent on single-source payment providers.

## GET READY FOR PAYMENT INNOVATION

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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, restaurant operators wishing to improve guest experience and offer their customers new payment types typically discover that this can be 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 restaurant operators to rapidly implement new payment types and comply with emerging market trends. Connected Payments utilizes web tools to effortlessly drive on-demand changes in the restaurant. As a result, new payment types can easily be deployed across the restaurant chain, offering customers greater choice and significantly improving guest experience.



## A CLOSER LOOK AT NCR CONNECTED PAYMENTS

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Connected Payments offers restaurant operators 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 NCR SaaS solution leverages flexible Microsoft architecture, as well as redundant active and 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 payment terminal device management
- Payment system health monitoring and alerting
- Enterprise reporting and payment

Online and mobile 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 the restaurant and on the web.

## ACCEPTING EMV PAYMENTS

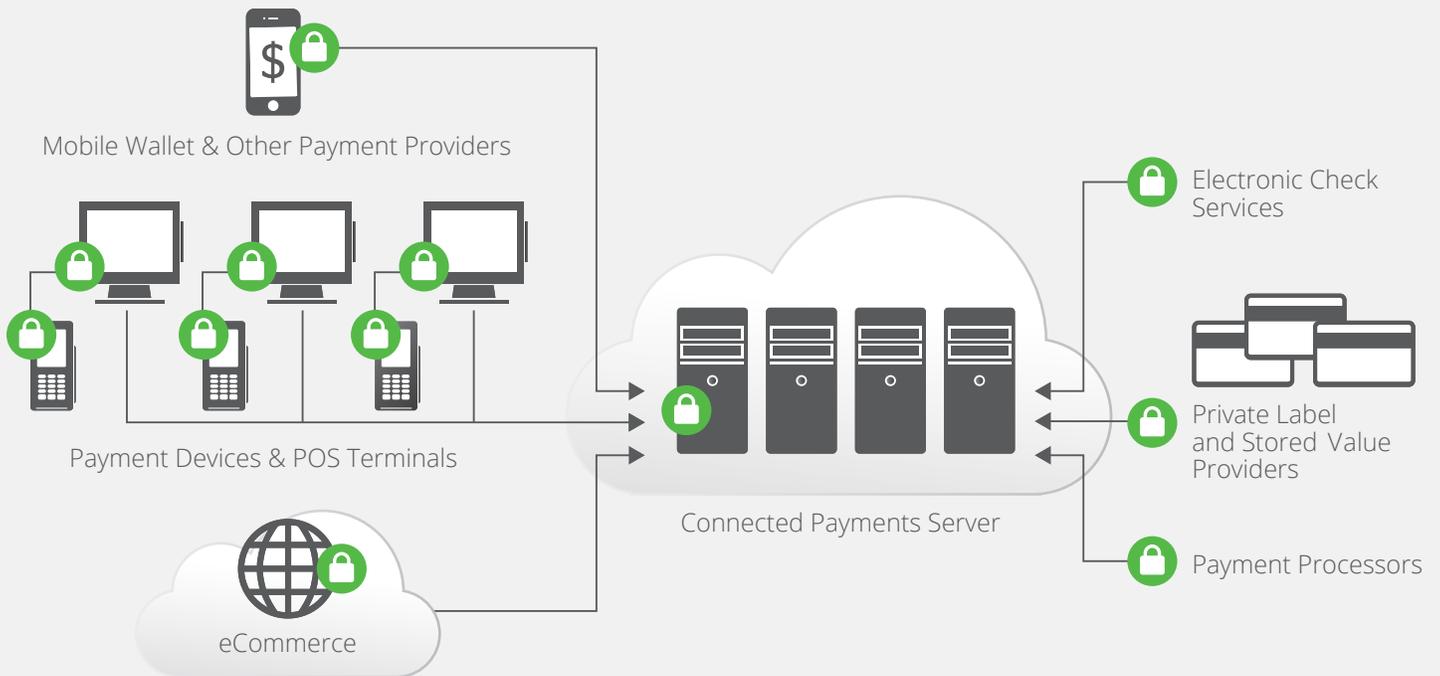
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Credit card companies are enacting EMV (Europay, Mastercard, Visa) technology to help combat electronic payment fraud. The microchip-enabled cards support dynamic security methods to validate the cardholder and the transaction, reducing opportunity for counterfeit and lost/stolen fraud for card present transactions. For small business owners, EMV is a risk decision, not a regulatory one. Restaurant operators who do not switch over to EMV will not be fined and will still be able to accept magnetic stripe credit cards. However, if your restaurant processes a fraudulent EMV-capable card on a non-EMV-capable terminal, the liability for that transaction may lie with your business.



## CONNECTED PAYMENTS IN THE PAYMENT VALUE CHAIN

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



Connected Payments provides restaurant operators with enhanced control over payments, with reduced liability, greater flexibility in improving the guest 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 enables fast time-to-market with centralized control of payments in the restaurant enterprise.

## SOLUTION HIGHLIGHTS

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

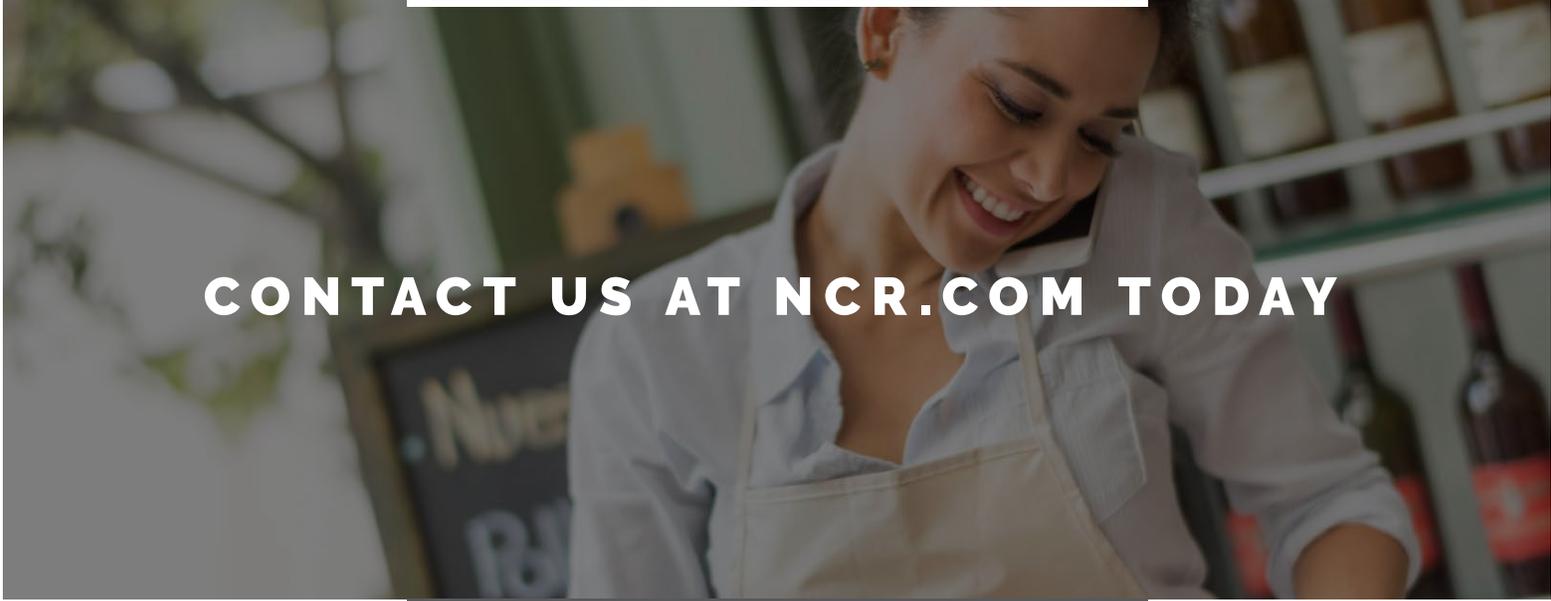
**Freedom of choice**—Connected Payments offers complete POS platform, PIN pad provider and credit card processor independence.

**Native compliance with regulations**—With built-in P2P encryption, Connected Payments helps organizations adhere to the PCI standard. It also features flexible EMV deployment to help combat fraud.

**High cost efficiency**—Via the power and versatility of SaaS (Software-as-a-Service) cloud delivery, allowing updates to be delivered remotely.

**NCR Connected Payments enables Restaurant operators to rapidly implement new payment types and embrace emerging market trends.**





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## **WHY NCR?**

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