





## 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 restaurant chains to liability risks. Restaurant operators are therefore under increasing pressure to implement and maintain high regulation compliance.

Additionally, it is imperative that restaurant operators 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.

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 restaurant operators to easily comply with payment security measures, 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

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

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Embrace new payment types quickly and easily

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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 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 restaurant enterprise. This is, after all, the most effective way to manage liability and eliminate any potential risk of exposure.

Restaurant operators 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 payment terminal device, 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).

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



## Get ready for payment innovation

Restaurant operators wishing to improve the guest experience and offer their customer new payment types typically discover that it is extremely complicated and costly to achieve with their existing POS and payment infrastructure. Additionally, the innovation-ready architecture they seek must include native configuration and enhanced reliability and security.

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. As a result, new payment types can easily be deployed across the restaurant chain, offering customers greater choice and significantly improving the guest experience.

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## A closer look at NCR Connected Payments

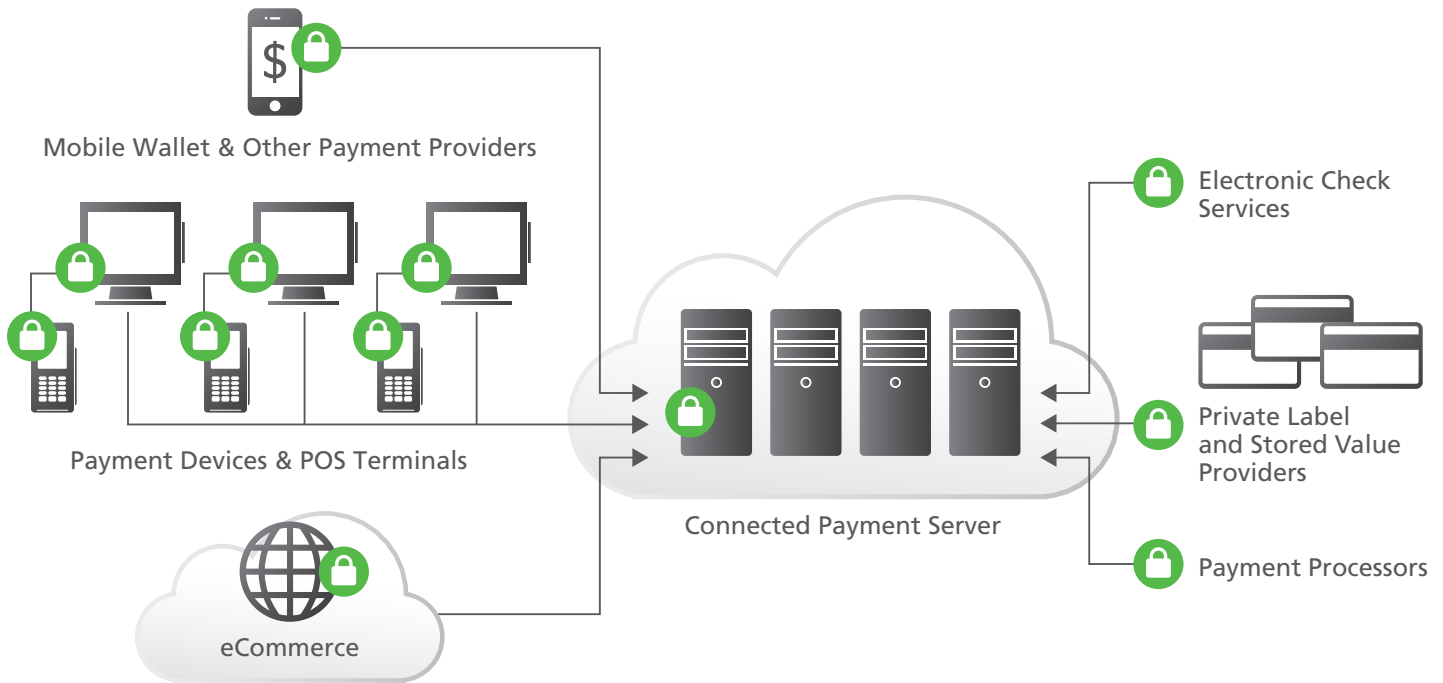
Connected Payments offers restaurant operators secure and flexible payment support, while helping them prepare for a future in which a multitude of payment options need be managed in a tightly regulated industry. The SaaS solution leverages flexible Microsoft architecture, as well as redundant active/active 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 payment terminal device management
- Payment system health monitoring and alerting
- Enterprise reporting and payment terminal device tracking and alerting

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.

# Connected Payments in the payment value chain

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



Connected Payments ultimately 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 effectively eliminates electronic payment-related POS overhead and enables fast time-to-market with centralized control of payments in the restaurant enterprise.

## Solution highlights

**Payment innovation readiness**—NCR Connected Payments reflects innovation through architecture, enabling restaurant operators to rapidly embrace new payment types and improve the guest experience.

**Freedom of choice**—Connected Payments offers complete POS platform, payment terminal device 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 eWIC requirements.

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