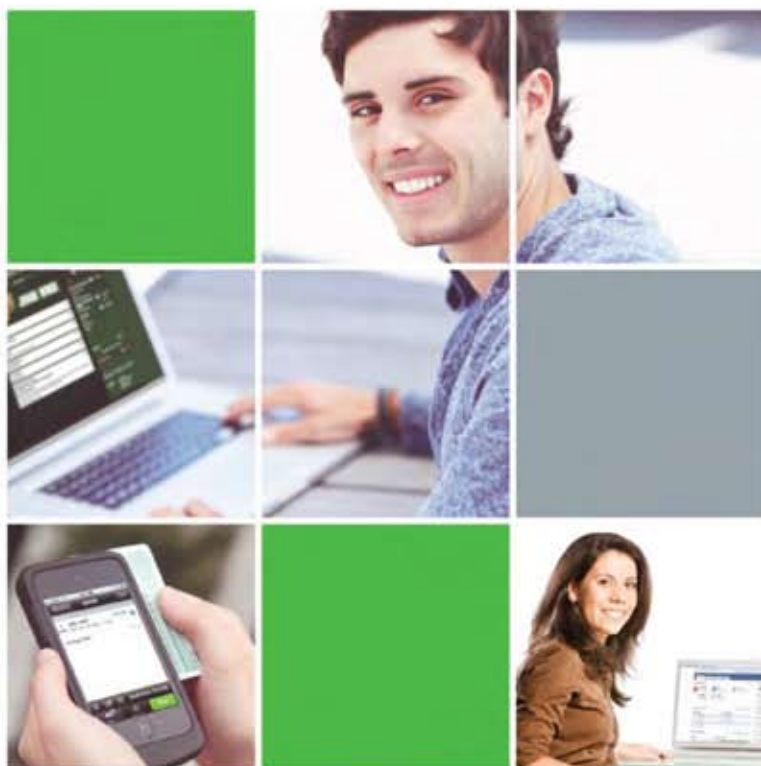**RETAIL**
BUSINESS
MANAGEMENT
SYSTEMS

SECURE PAY
Secure Payment Processing
for NCR Counterpoint

NCR — Experience a new world of interaction

I AM NCR SECURE PAY

Secure payment processing for NCR Counterpoint

With multiple security layers, NCR Secure Pay minimizes your risk for a credit card security breach.

This hosted electronic payment gateway helps you address the key elements of payment security: data storage and transmission of cardholder information.

Why is NCR Secure Pay Important?

Much like a home or business security system, NCR Secure Pay includes multiple layers of security to reduce the risk of unauthorized users from accessing sensitive cardholder information during the different stages of payment processing, which creates a reduced risk of being breached and incurring severe fines.

Big box stores aren't the only ones affected by security breaches; retailers of all sizes need to be aware of how to protect their businesses.

Credit Card data breaches are expensive—even a modest exposure of 50 customer credit card numbers can result in unplanned costs of $10,000 or more in penalties, fees, time expenditure, and, the most difficult to quantify: reputation.

With NCR Secure Pay managing your data storage and transmission, you can sleep easier knowing that this key part of your business is well protected.

NCR

RETAIL BUSINESS MANAGEMENT SYSTEMS

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.

Minimize your risk

NCR Secure Pay allows you to process payments in a PCI-DSS compliant manner. We take the storage of sensitive card information out of your local system and move it to our NCR Secure Pay host to minimize the chance of a credit card breach. Point-to-Point Encryption further reduces your exposure by securing sensitive information during transmission.

Store data securely

Instead of storing sensitive credit card information in your store's database, NCR Secure Pay uses a process called tokenization to store a code, or token, in its place. The actual card information is encrypted and stored on our network environment. The token allows authorized users access to transaction information as needed for returns and other operations while maintaining a protected system.

Transmit encrypted data

Using Point-to-Point Encryption, NCR Secure Pay encrypts credit card data from the moment the card is swiped by your customer. This process ensures that sensitive card information is encrypted throughout its lifecycle in your environment and minimizes the risk of an unauthorized user scraping that credit card data from database memory.

Automated credit card settlements

With card information removed from your database and secured on a separate host, you have flexibility with credit card settlements. Automate your settlements to happen daily at the time of your choosing or settle transactions remotely using the NCR Secure Pay merchant portal.

Key features

- Peace of mind knowing cardholder data is in a protected environment
- Settlements automated to run at a predefined time each day
- Credit card data is encrypted throughout its lifecycle in your retail environment
- Integration to numerous credit and gift card processors
- Multiple layers of security
- Masked credit cards numbers available for transaction lookups and reporting
- Actual card data is replaced with tokens
- Card data is encrypted at the swipe
- Integration with NCR Counterpoint and NCR Retail Online
- Settle transactions while in offline mode

FAQ's

What is NCR Secure Pay?

NCR Secure Pay allows you to process payments in a PCI-DSS compliant and secure manner. This hosted electronic payment gateway works with NCR Counterpoint and NCR Retail Online for credit cards, debit cards, and stored value cards (gift cards).

NCR Secure Pay helps you minimize your risk for a credit card security breach by taking credit card storage out of your local system and moving it to our NCR Secure Pay host. Big box stores aren't the only ones affected by security breaches; retailers of all sizes need to be aware of how to protect their businesses. Credit Card data breaches are expensive - even a modest exposure of 50 customer credit card numbers can result in unplanned costs of $10,000 or more in penalties, fees, time expenditure, and, the most difficult to quantify: reputation.

What is the value of NCR Secure Pay?

NCR Secure Pay was built to provide a hosted payment processing platform offering the highest level of payment security. It is our next generation gateway product to NCR Counterpoint Gateway. In addition to supporting additional processors, NCR Secure Pay also provides additional security measures including Token Replacement and Point-to-Point Encryption (P2PE), which is available when NCR Secure Pay-encrypted hardware is used.

Host-based Settlement

NCR Secure Pay uses host-based settlement, which stores transaction information at NCR's host, rather than your NCR Counterpoint installation, until settlement. This provides flexibility allowing settlement to be easily automated from the host or initiated from any web browser by using the NCR Secure Pay merchant portal.

Token Replacement

NCR Secure Pay automatically utilizes token replacement, also known as tokenization, which allows NCR Counterpoint to store a token instead of an actual card number. The card number is stored at the NCR Secure Pay host in its encrypted database. This functionality is used to securely store a customer's card number for future purposes such as validated returns and card-on-file transactions.

Point-to-Point Encryption (P2PE)

Point-to-point encryption (P2PE) ensures sensitive credit and debit card data is protected from first card swipe, while in transit, all the way to the NCR Secure Pay host. State of the art encrypting devices encrypt cardholder information prior to performing an electronic payment transaction. These sophisticated devices use strong encryption and industry standard key management technologies to encrypt and transmit cardholder data securely over any network.

NCR Secure Pay provides point-to-point encryption for credit and debit transactions when an encrypting MSR is used. The MSR hardware is injected with NCR Secure Pay encryption keys, so NCR Counterpoint never has the actual card information. Only the NCR Secure Pay host has the keys to decrypt the data before sending it to the processor.

What are the benefits of P2PE?

Credit card data is encrypted throughout its lifecycle in your environment, increasing security, and reducing the risk of a credit card data breach.

What are the requirements for P2PE?

You will need to use an NCR Secure Pay encrypting MSR to take advantage of P2PE.

What are the implications of P2PE on PCI Compliance?

The merchant should still assume that they need to complete self-assessment questionnaires regularly as a part of their PCI compliance efforts. However, use of P2PE and token replacement should result in decreased scope for PCI.

Without P2PE Hardware

NCR Secure Pay offers added security even when it is employed without Point-to-Point Encrypting (P2PE) Hardware.

Tokenization

The way card information is stored in your retail location is a key component of security. You need to ensure that you are storing cardholder information securely at all locations in your retail environment.

NCR Secure Pay utilizes tokenization, which is the most secure method of credit card data storage, also known as token replacement. Tokenization allows NCR Counterpoint to store a token instead of an actual card number. If your system were breached, unauthorized users would only find the token information and not the actual card information, which is stored in a token vault hosted by NCR. With the token, you can access the transaction information as needed for returns and other operations, including card on file billing, while maintaining a secure system.

Host-Based Settlement

NCR Secure Pay uses host-based settlement, which stores transaction information at NCR's host, rather than your NCR Counterpoint installation, until settlement. This provides flexibility allowing settlement to be easily automated from the host or initiated from any web browser by using the NCR Secure Pay merchant portal.

In addition, with host-based settlement, POS workstations running in "offline" mode can are still able to settle their transactions. This is a great benefit when offline workstations are disconnected for an extended period, such as during large upgrades.

With P2PE Hardware

Point-to-Point Encryption

Transmission of cardholder data between your system and the payment processor can be an area of weakness that cyber payment criminals target.

To get an approval from a credit processor, card information must travel from the MSR (card reader) through the Point of Sale (POS) application and operating system (OS) to an application which communicates with the credit processor in order to get an authorization. Most systems pass the card data from the MSR unencrypted through the OS to the POS application and encrypt before sending the approval communication to the credit processor.

With the addition of P2PE Hardware, NCR Secure Pay enables you to encrypt directly by the MSR hardware at the time the card is swiped, rather than solely during the transmission to the credit processor. The encryption happens in the hardware on the MSR device, not inside your NCR Counterpoint system, and unencrypted data never exists on your POS network. This ensures sensitive cardholder information is encrypted throughout its lifecycle in your environment, limiting your risk of an unauthorized user scraping that data from memory.

Getting Started with NCR Secure Pay

How do I sign up for NCR Secure Pay?
You can register online through the NCR Counterpoint User Portal: https://userportal.counterpointpos.com/solution/merchant-services/NCRSecurePay.htm?do=register

Do I need to buy new hardware to use NCR Secure Pay?
No, you do not need new hardware to start realizing the benefits of tokenization and hosted settlements with NCR Secure Pay. However, if you would like to take advantage of P2PE offered with NCR Secure Pay, you will need to have NCR Secure Pay encrypted hardware.

What are the requirements for taking advantage of NCR Secure Pay?
NCR Counterpoint:
You must be using NCR Counterpoint version 8.4.6.11 or higher to take advantage of NCR Secure Pay. In order to utilize the point-to-point encryption (P2PE) capabilities of NCR Secure Pay, you will also need to purchase NCR Secure Pay encrypting MSRs from NCR that have been injected with NCR Secure Pay encryption keys.

NCR Retail Online (NRO): Credit card processing through NCR Retail Online will always be done using NCR Secure Pay.

What is the pricing for NCR Secure Pay?
The pricing for NCR Secure Pay is the same as it was for NCR Counterpoint Gateway:

Description	Standard	NCR Merchant Solutions
Activation Fee	$150	$100
Transaction Fee		
Up to 4,000 / month	$0.075	$0.05
Up to 7,000 / month	$0.07	$0.04
More than 7,000 / month	$0.06	$0.04
More than 15,000 / month	Request Quote	Request Quote
Up to 2,000 / month, avg ticket under $40	Request Quote	Request Quote
Minimum Monthly Fee	$20	$15
Minimum Inactive Fee	$5	$5

About RBMS

Retail Business Management Systems (RBMS) is a computer systems designer and "value added reseller". Our primary service is to provide the retailer / wholesaler with fully integrated tailored computer solutions to aid in every aspect of your business. RBMS has been able to create business solutions for all types of vertical industries in the tri-state area. We know NY/NJ/CT. Recognized in Fortune magazine, RBMS has grown to a nationwide business without ever losing our small business mentality or service oriented philosophy.

RETAIL BUSINESS MANAGEMENT SYSTEMS

NCR

NCR CERTIFIED COUNTERPOINT SOLUTION PROVIDER

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