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.

Our software's body guard ensures that all personal and transactional information is kept safe. From the moment a card is swiped through after the transaction is complete, our secure payment solutions enable and protect your business.

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.

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 Counterpoint is the specialty retail management system that brings the front and back offices into harmony, enabling you to grow your best business. Our comprehensive and flexible solution will manage your business' details so you can focus on what truly matters: your customers. We build the stage that allows you to perform.

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 and enabling EMV functionality, you can sleep easier knowing that this key part of your business is well protected.

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**
- **EMV functionality**