

NCR Authentic

Retail Payments

Solution Overview for Microsoft



NCR: A Global Leader

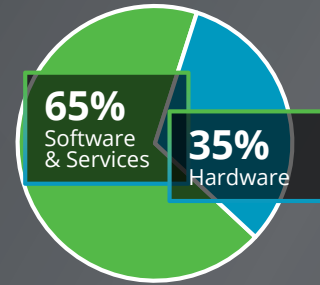
- NYSE: NCR, Fortune 500
- 33,000 employees
- Clients in +170 countries

Vision: To be the leading software and services-led enterprise provider for the vertical industries we serve



Revenue

2019 \$6.9B

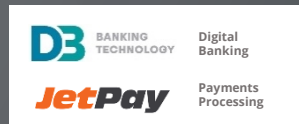


R&D FY19

\$253 Million
(Prior: \$242M)

Select Acquisitions

Banking & Payments



24 Million Digital Banking Users

Solutions for Large and Community Financial Institutions



No. 1 ATM Software & Multi-Vendor Applications

RBR



No. 1 Deposit Automation ATMs

In the United States (RBR)



500+ Branch Transformation Financial Service Clients

Leading the market with innovative multi-service solutions



\$1.9 Billion in Software

Including +\$600M in cloud revenue



Leader in our Commerce verticals

No. 1 Retail POS Software Vendor

No. 1 Restaurant POS Software and Hardware

NCR Authentic – Glimpse of the ecosystem

ISSUERS

Banks who own the Deposit / Card accounts of the customers. Typically segmented into LFIs / GFIs / CFIs



ACQUIRERS / PROCESSORS



FIs engaged in managing the endpoint devices (ATM/POS/others) and processing the transactions for the Issuers

IADs / ISOs

FIs offering ATMaas (white-labeled / brown labeled) at regional / global level



NETWORKS / SCHEMES



Card scheme networks connecting the Acquirers and Issuers at regional and / or global level

PSPs / FINTECHS

Payment Service Providers / Payment Facilitators offering Value Added services to the merchants / retailers



Key players - Representative

ACQUIRERS / PROCESSORS								
								
CARD NETWORKS								
								
ISSUERS								
								
GATEWAYS								
								
ISOs / MSPs								
								

Challenges with the incumbent solutions



Outdated and inflexible with no refresh in decades



High cost – Hardware, Software, niche skills



Incompatible with the modern cloud architecture



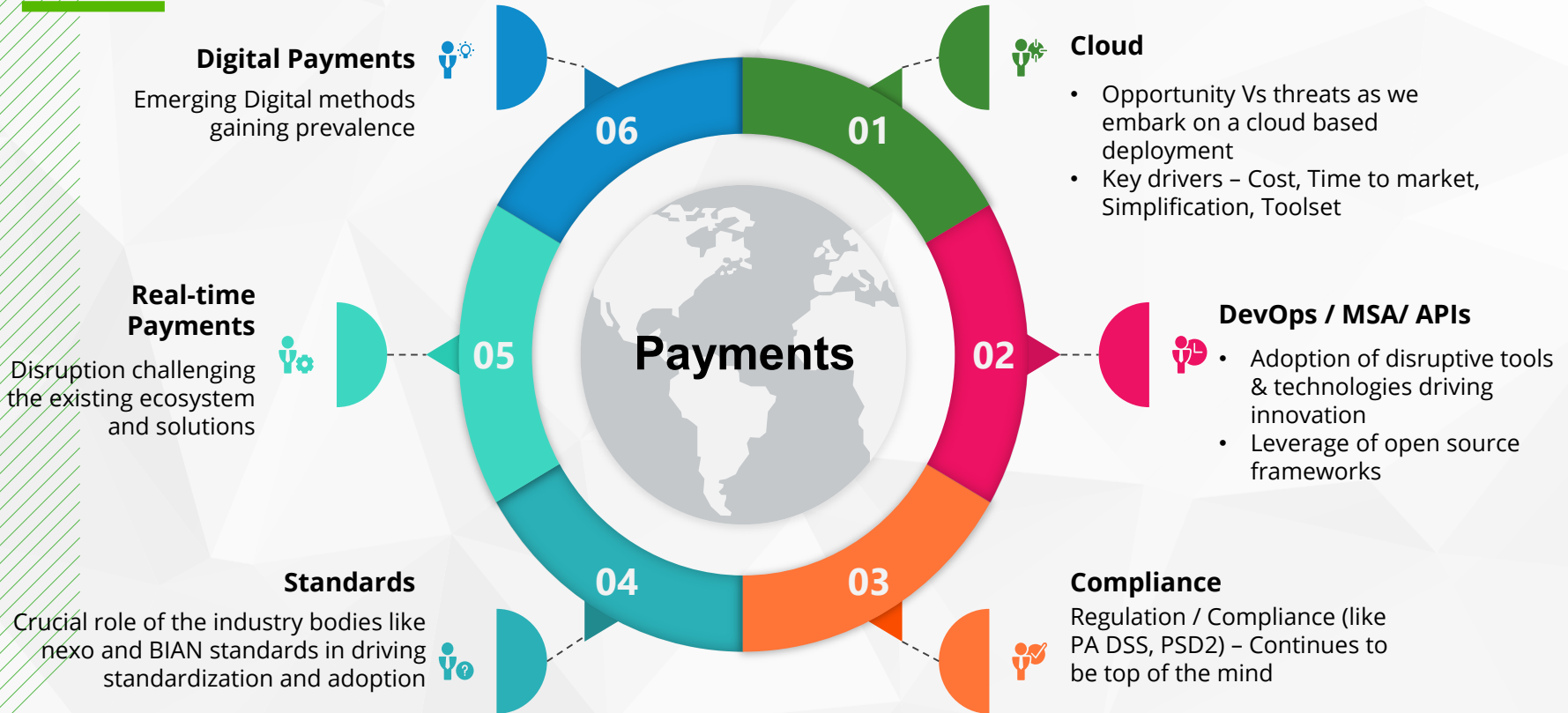
Behind on tables take features and functions



High risk to the business driving non-compliant apps



Inflection in the Payments space..



AUTHENTIC

Disruption in Retail Payments



**Payments
Innovation**



70+ Customers
Referenceable and
growing customer base



Global Presence
Footprint in Americas,
Europe, MEA, APAC



Cross Industry
Serving Banks, Networks,
Processors, Retailers, and
Fintechs



10,000 tps
Benchmarked and trusted
for high availability and
performance



500+ Projects
Quick time to market with
solid track record of
successful projects



250+ SMEs
Subject Matter Experts
with vast techno-functional
knowledge



Cloud First Strategy
Pivoted on cloud
technologies

Authentic – Marketecture

CHANNELS

Self-Serve/ ATM / ITMs



POS & Merchants



Branch



Digital



Social



PAYMENTS PLATFORM (AUTHENTIC)

ACQUIRE | AUTHORIZE | SWITCH | CARDS | INTEGRATE | COMPLIANCE



Device Driving



API / Gateway



Cryptography



PA DSS Compliance



Scheme Compliance



Fees, DCC, Surcharge, FX



Limits & Balances



Cards & Accounts



Transactions Audit



Tokenization

BACK OFFICE

Core Banking



Card Management



Fraud Management

Merchant Management



Clearing, Settlement, Disputes

NETWORKS



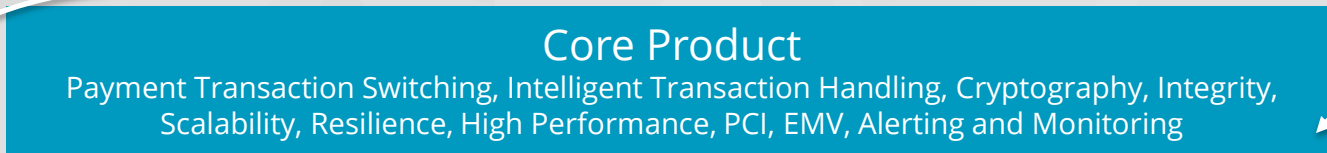
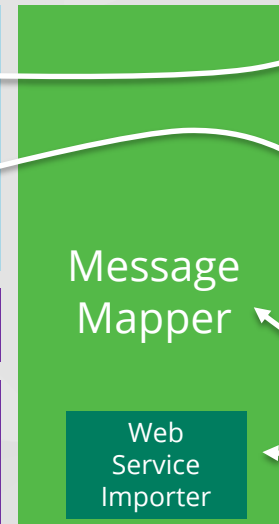
Authentic – Pivoted on extensibility

Authentic

Configurable interfaces for online and batch messages

The message mapper incorporates Web Service Importer

Open Transactions Framework, including payments handling



Your Business Logic

Authentic Product Business Logic

Your internal and external interfaces

Used for APIs, ISO 20022 etc.

Core product foundation for intelligent transaction orchestration

Authentic - Differentiators

Business Drivers



- Low TCO (SW, HW, Skills)
- Impressive ROI
- Subscription Pricing
- Trusted by marquee customers globally
- Successful migrations
- Omni-Channel proposition
- Innovative – nexo / ISO20022

Technology Excellence



- Modern and extensible Architecture with APIs
- Platform Independent (Java)
- Open source latitude
- Cloud Enabled (Azure, AWS)
- K8 / Containers support
- Choice of modern databases – PostgreSQL, Cassandra, NuODB

Operational Support



- Up to 99.999% Availability
- 10,000 TPS benchmarked
- Proven for scalability
- Quick deployments
- Unlocks DevOps (CI/CD)
- Comprehensive monitoring
- Seamlessly integrates with third-party solutions

Security & Compliances



- PCI PA-DSS 3.2 Certified
- EMV Compliant
- PSD2
- Supports major Card schemes
- HSM Security – Thales, Atalla, SafeNet

THANK YOU

