ENVISION

2016 BOSTON

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GROWTH • SUCCESS

Presenter: Diane Dupre
The Future of Payment Processing

What will be covered?

- OMG! What Happened?

- Where are we today?

- What to expect in the future.

OMG, What Happened to Oct 2015?

What Happened?

- Jan 2015, NCR was confident that EMV programming and certification would be completed by late summer.

- They had programming underway

- They had an implementation plan

- When it appeared they weren't going to meet the anticipated release date, they started holding monthly updates with the partners

What Happened?

- For many months, these updates were reporting on the certification status for each processor.
  - Has certification started?
  - Is there an anticipated approval date?
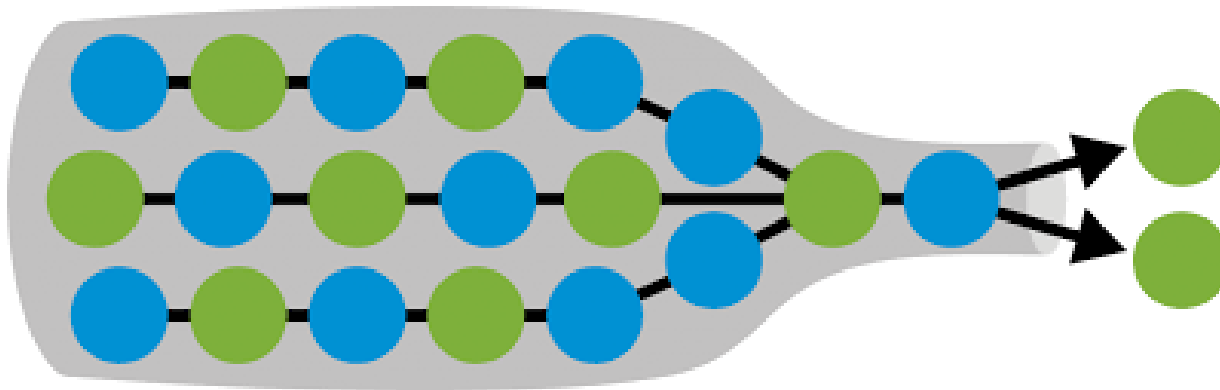
What Happened?

- When certifications started being issued, the monthly meetings became updates on the NCR process to release the programming

Where are we Today?

Today

What are the EMV Certification timelines?

Processor	EMV Cert on Ingenico Started?	Optimal Scenario	Sub-optimal Scenario
Worldpay (TCMP)	Yes	Certification Complete!	
First Data North (Cardnet)	Yes	Certification Complete!	
Chase Paymentech	Yes	Certification Complete!	
TSYS	Yes	Certification Complete!	
Vantiv (610)	Yes	Certification Complete!	
Mercury	No (dates forthcoming)	**Vantiv**	**Vantiv**
Elavon	No (dates forthcoming)	**Q4 2016**	**Q4 2016**
First Data South	No EMV Certification		

8/24/2016

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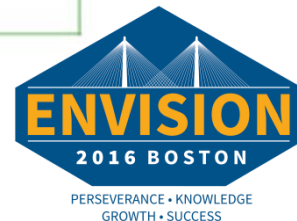
Today

EMV General Release Status

	Uniterm/Monetra Processor Certification	NCR End to End Processor Test	Pilot/ Controlled Deployment	General Release
WorldPay (TCMP)	Complete	Complete	**Complete**	**Complete**
First Data North	Complete	Complete	**Complete**	**Complete**
Chase Paymentech	Complete	In Progress	Not Started	TBD
TSYS	Complete	Complete	**Complete**	**Complete**
Vantiv (610)	Complete	Complete	Pilot paused. Citrix.	TBD
Elavon	In Progress	Not Started	Not Started	TBD

7/20/2016

Today

- Version 8.4.6.18 and version 8.5.2 have EMV capabilities

- NCR SecurePay has EMV capability

- Ingenico iSC250 RBA 15.0.5 or 15.0.6 has EMV capability

Today

- Payment time is 8-10 seconds.
  - There is more network traffic to/from Ingenico. Some WAN implementations may create additional delays
- TSYS EMV needs an "Authentication Code" entered on Secure Pay.
  - Merchant may need a new VAR sheet.
- Some EMV chip cards are using a non-standard code on the Chip.
  - This causes the card to be declined.
  - Card can be processed with manual entry.
  - RBA 15.06 corrects this issue.

What to do to accept EMV

- Sign up for NCR Secure Pay

- Configure CP to use Secure Pay

- Install Ingenico iSC250 – anytime

- Update RBA version on Ingenico to EMV supported version, 15.0.6 or 15.0.5

- Upgrade Counterpoint to version 8.4.6.18 or 8.5.2

What to do to accept EMV

- In Counterpoint
  - Add/change paycodes
  - Change Form Groups
  - Change Touchscreen Codes
  - Update Device Management framework
- Worldpay merchants switch to TCMP
- TYSY merchants add the Authorization code
- Turn on EMV in NCR Secure Pay
- Turn on EMV in iSC250 device configuration
  - Update form groups, pay codes and touchcodes

What is included in Phase 1

- Manual Entry on iSC250
- SVC Support
- CP Gift Card support
- Partial Authorization
- Split Payments
- Customer Card on file
- Scrolling Receipt on iSC250 – Running Totals
- Signature prompt (device setting)
- AVS/CVV settings (device setting)
- The signature threshold is no longer applicable when moving to EMV.
  - Uniterm now decides if the customer should be prompted for signature based on how the chip is encoded.

What is not included

- Swipe anytime is gone (dip the chip)
- Check validation support
- Contactless Payment Support
- EBT Support
- Credit Card Store and Forward
- Voice Authorization/Force Authorization
- EMV Debit (release TBD)

Today

- 8.5.2
  - EMV Readiness, based on 8.4.6.18 changes and pilot results
  - Password length has been increased to 128
  - EMV Support for Invoice1.rpt
  - iSC250 Device is loaded with Counterpoint login to improve performance within Ticket Entry
  - NCR Counterpoint/SecurePay Reconciliation to CPGateway
  - Dual Cash Drawer support
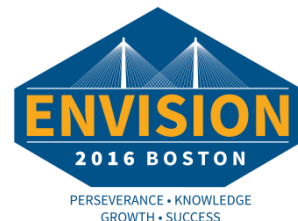 - Min/Max Advice Report
  - Windows 10 Certification
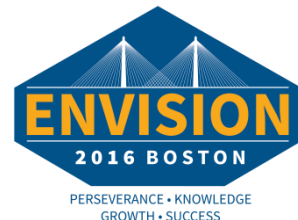
What to expect in the Future.

The Future

- NCR will only develop EMV critical programming for 8.4.6 product
- New features will be developed for 8.5
- Debit should be an update to the Ingenico
- Contactless should be an update to the Ingenico
- After your next update, you will be on either 8.4.6.18 or 8.5.2

The Future

- Notifications on general release for Chase Paymentech, Vantiv (610), Mercury and Elavon
- Updates to the iSC250 RBA version
- Updates on key field problems/resolutions
- Additional information on debit processing
- Additional information on Contactless processing

Debit Cards

- Issuers program their own chip cards
  - AID, Application ID: what networks can process the card payment
  - CVM, Card Verification Method: are you using PIN, Signature on none
- US issued debit chip cards are going to the global network by default; only requiring a signature
- Ingenico will be programmed with US Common Debit AIDs.
  - The select will be automatic depending on the encoding on the chip

Debit and Contactless

- US Common Debit and EMV Contactless require additional processor certifications.

THANK YOU!

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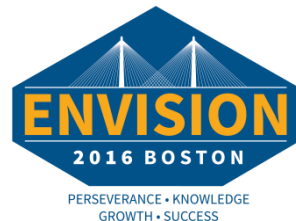
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What is Apple Pay?

- According to Apple, the Device Account Number is assigned, encrypted, and securely stored in the Secure Element, a dedicated chip in iPhone and [AppleWatch](), and when a payment is initiated, the token is passed to the retailer or merchant. The retailer or merchant therefore never has direct access to your card details.

What is ApplePay?

- Mobile Phone App
- Apple Pay supports most major credit and debit cards providers and US banks.
- You save your credit cards or debit cards to the Apple Wallet
- Apple Pay works anywhere that accepts contactless payments
- Once approved, a receipt is recorded in the Wallet app so you can see what you've purchased
  - Your fingerprint confirms the payment, or you could enter a passcode if you haven't setup Touch ID.
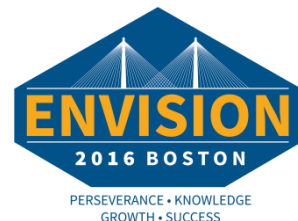
What is Google Wallet?

- Mobile phone app.
- Google Wallet is a peer-to-peer payments service developed by Google that allows people to send and receive money from a mobile device or desktop computer at no cost to either sender or receiver.
- You save your debit card or Bank account into the Wallet.
- You use Google Wallet to pay for transactions or transfer money.
- Your Google Wallet app can only be accessed with your Google Payments PIN.
- Google Wallet split out the Credit NFC to Android pay
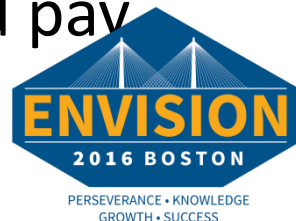
Android Pay

- When you shop at a merchant, Android Pay doesn't send your actual credit or debit card number with your payment. Instead we use a virtual account number to represent your account information — so your card details stay safe

- As soon as you make a purchase, you'll see a payment confirmation that shows you exactly where a given transaction happened, along with the merchant's name and number.

Apple Pay and Google Wallet

- When you update the Ingenico to accept the EMV, you will lose the ability to accept ApplePay and Google Wallet/Android Pay
- This function will be returned to you in Phase III of the EMV programming/certification.