

NCR OPTIC Completes First Outdoor EMV Transaction

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NCR enables New York-based convenience store chain to introduce secure payments at the pump and create a consistent shopping experience across all fueling platforms

DULUTH, Ga.--(BUSINESS WIRE)--Dec. 19, 2017-- NCR Corporation (NYSE: NCR), a global leader in omni-channel solutions, announced that it has conducted its first EMV payment transaction on the NCR OPTIC Outdoor Payment Solution at a Mirabito convenience store in Norwich, New York. Working with NCR's channel partner Retail Data Systems, Mirabito is among the first convenience store retailers to embrace the secure payment scheme through the First Data network ahead of the 2020 liability shift deadline.

An important criterion for selecting the EMV-ready NCR OPTIC solution was its ability to digitally transform the forecourt to create a consistent customer experience across all fueling platforms. With NCR OPTIC, the customer experience will be very consistent at each Mirabito store, regardless of pump manufacturer or model. The prompting and customer touch points will be universal. Currently, Mirabito has implemented NCR OPTIC in three test stores and will be expanding the adaptation in new markets soon.

"We are very excited to be implementing this cutting edge at the pump technology at our stores," said Eric Bunts, Chief Information Officer at Mirabito Holdings, Inc. "Upholding our customer's credit card security is a primary objective of Mirabito and the NCR OPTIC solution allows us to increase our security positioning by accepting EMV chip cards at our fuel pumps. Additionally, the enhanced capabilities of NCR OPTIC fulfill a diverse range of customer experience objectives that are important to us as an organization."

With the help of the NCR technology, Mirabito now can offer mobile payment through contactless integration and enhanced loyalty interactions with the integrated barcode scanner. Furthermore, the high definition video displays can be used for in-depth marketing promotions.

"The introduction of EMV payments provides convenience retailers with the unique opportunity to introduce new services and create a compelling customer experience, as well as convert consumers at the pump to in-store shoppers," said Tom Chittenden, vice president and general manager of retail solutions at NCR Corporation. "Our goal is to help retailers drive more offers at the pump that today's consumers demand, while remaining flexible for future deployments and technology developments. NCR OPTIC provides both and more."

NCR OPTIC has been thoughtfully engineered to provide retrofit options for most brands of fuel dispensers. With an unprecedented open software platform, NCR OPTIC enables retailers to gain flexibility in developing their own unique applications to engage with their consumers like never before.

About Mirabito

Since 1927, Mirabito has been family owned and operated. Mirabito provides energy products and services for families and businesses throughout upstate New York, western Massachusetts, and Connecticut, with corporate offices located in Binghamton, NY. In addition to being an energy provider, Mirabito owns and operates more than 100 convenience stores throughout Central New York and Northeastern Pennsylvania, making Mirabito a convenient stop for customers and one of the largest convenience store chains in Central New York. The Mirabito Family of Companies includes Mirabito Energy Products, Mirabito Convenience Stores, Mirabito Truck Repair and the Rewards Plus customer loyalty program. For more information, visit www.mirabito.com.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across financial, retail, hospitality, travel, telecom and technology industries. NCR solutions run the everyday transactions that make your life easier. NCR is headquartered in Duluth, Ga., with about 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries. NCR encourages investors to visit its website which is updated regularly with financial and other important information about NCR.

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