

Vodat International Transforms In-Store Payments with NCR's Authentic Software

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Proven NCR software solution enables leading communications service provider to deliver faster, more effective managed payment service for retail customers

LONDON--(BUSINESS WIRE)--Jul. 15, 2015-- NCR Corporation (NYSE: NCR), the global leader in consumer transaction technologies, announced today that Vodat International is using Authentic, an intelligent payments platform from Alaric, an NCR business. Vodat is using the platform to underpin its Unified Payment Service, which is providing retailers with a managed, PCI-compliant card processing solution. This has enabled Vodat's clients to significantly reduce customer waiting times and increase the number of customers they are able to serve on a daily basis. In-built security also ensures that customer data receives the utmost protection.

Authentic is a generalized payment platform that can be used as a consumer payment services hub, payment gateway or device driving application, in addition to conventional card-related switching and authorization.

The Unified Payment Service is managed by Vodat and delivered over its secure, resilient network. It has been successfully implemented by customers with 70 to 750 payment devices, demonstrating the capability of the solution and its ability to handle retailers of different sizes. At peak trading for one award-winning deployment, the system handled 1.2 million transactions per month.

Retailers access the Unified Payment Service through a simple and secure interface installed on their point of sale (POS) solution. This handles all card payment requests, thereby reducing the number systems that must be PCI compliant. A request to take a card payment is initiated on the POS and the cardholder details are passed to the Vodat data center for processing by Authentic. Once Authentic has confirmed the result of the transaction, the Vodat Unified Payment Service returns sufficient masked card data to produce a receipt.

"As we started assessing Authentic, we realized it would allow us to provide our small to medium sized retail clients with the same level of functionality that is normally only seen at the really big retail chains," explains Ian Martin, Head of Payment Services at Vodat. "Authentic's strong credentials across the banking sector provided us with the confidence we needed to progress. It has proved an extremely scalable, flexible and robust solution that is able to handle high and varying levels of traffic."

The Unified Payment Service uses network segmentation and strong encryption to ensure that cardholder data is only ever processed, transmitted and stored in PCI DSS compliant systems. In addition, all the components within the system, including Authentic and Vodat's proprietary software, can communicate with each other. If one element fails, then the remaining components simply re-route communications and carry on functioning.

"Vodat delivers an essential service to retailers, helping them transform the way they handle payments and card processing. The Vodat team has been able to share best practice, in terms of customers service and reliability, between financial services and retail customers – all based on NCR's Authentic platform," said Rachel Nash, Director Financial Services at NCR U.K. "This has allowed Vodat to simplify infrastructure and security management for its customers which allows them, in turn, to focus on developing their businesses and exceeding customer expectations."

Authentic is a high-performance EFT authorization and routing system, which can handle transactions from all channels across the enterprise from ATM and POS to ecommerce and mobile. Unlike other traditional payments processing solutions, Authentic enables change. It has been designed from the very first release to deliver unrivalled flexibility, with message mapping, processing workflow and business logic - all user configurable. Authentic enables clients to have total strategic control of their system, and to perform or maintain their own customizations.

Authentic is used by customers around the world, including some of the world's largest financial institutions, processors and a global card scheme. It is proven to be highly scalable and robust, achieving in excess of ten thousand transactions per second in performance tests.

About Vodat International

Vodat International specializes in providing communication solutions and Unified Payment Solutions to enable cross-channel retailing. Vodat's specialist knowledge and experience in retailing and hospitality & leisure enables it to leverage value from each of its client's networks through the development and implementation of retail specific products and services, enabling them to boost revenue through any channel and improve the customer experience. Vodat's client base includes Poundland, Beaverbrooks, Coast, Dune, East, Fat Face, Ted Baker, L.K.Bennett, Spar, Welcome Break, Whistles and White Stuff making it the leading player in retail communications.

www.vodat-int.com

About NCR Corporation

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 is headquartered in Duluth, Georgia with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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