



Latest NCR Payment Suite Certified PA-DSS 3.0 Compliant

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Certification for Authentic and Fractals provides additional reassurance for financial institutions, especially for fraud prevention

DULUTH, Ga.--(BUSINESS WIRE)--Nov. 10, 2015-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that the NCR Payment Suite, consisting of Authentic and Fractals, has been certified as PA-DSS 3.0 compliant by the PCI Security Standards Council (PCI SSC) – following on from successful certification of earlier versions of the products.

Authentic and Fractals have been continually PA-DSS certified since the initiative was launched. This is especially significant for customers of the Fractals fraud detection solution, as Fractals is one of very few fraud solutions to be PA-DSS compliant, and the longest certified on the market. Fractals and the Authentic transaction processing solution are used by banks, processors, PSPs, merchants and card networks around the world.

"We are committed to maintaining our products to the latest industry standards," said Poul Laursen, head of product development for payments at NCR Financial Services. "PA-DSS certification is by no means a straightforward task. However, by achieving it we make life easier for our customers around the world when they are applying for PCI DSS accreditation, where the use of compliant software solutions is a key element of demonstrating their ability to protect sensitive card data. It is especially important for our fraud customers, as Fractals is one of only a few solutions to have gone through this process."

Authentic is a modern, ultra high-performance Electronic Funds Transfer (EFT) authorisation and routing system managing transactions from all channels across the enterprise, from ATM and POS to ecommerce and mobile. Unlike conventional payments processing software, Authentic absorbs change with ease. It combines unrivalled flexibility of deployment with efficiency of processing. Providing the payments engine for global networks and large processors, Authentic has achieved in excess of ten thousand transactions per second in benchmark tests.

Fractals is an intelligent fraud detection and prevention framework suitable for PSPs, online merchants, card issuers, acquirers and payments processors. When used 'in-flight', illegal transactions can be detected and stopped before a transaction is completed. Proprietary mathematical models incorporate self-learning allowing the model to automatically adapt to new fraud trends and retain its effectiveness. The Fractals Rules Engine enables fraud analysts to create and deploy powerful fraud detection rules within minutes, delivering substantial reductions in fraud losses. In the rapidly evolving world of electronic payments, Fractals benefits from continuous investment and R&D, ensuring that it remains at the forefront of fraud detection.

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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