



NCR Launches Latest Version of Authentic for Transaction Processing

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New software delivers PA-DSS 3.1 compliance and improved security

DULUTH, Ga.--(BUSINESS WIRE)--Jun. 23, 2016-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that it has released the fastest, most secure version of its transaction processing solution, Authentic, which is the first major payments platform to be compliant with the PA-DSS 3.1 standard.

Authentic is an intelligent transaction-processing platform designed for today's fast-changing payments business, and the new release delivers more than 55 new features and improvements. It has become the next generation payments engine of choice for retail banks, card issuers, acquirers, payment service providers, ISOs and merchants around the world. Authentic is designed to keep customers in control of their payments environments, while giving them functionally rich, secure, resilient and scalable performance across all payment channels.

This release enhances Authentic's transaction orchestration capability by offering parallel routing to external services. Along with enhancements in the previous releases that enable the fast creation of web service interfaces, these orchestration enhancements are important for financial organizations as they publish APIs for a wide range of banking services and for omni-channel transaction processing.

Authentic's enhanced security includes the ability to secure and encrypt different types of connections into or out of Authentic; PGP encryption of imports and exports; and the option to enforce TLS 1.2, if required. Authentic also supports SafeNet HSMS and continued support for Thales and Atalla models – increasing choice and flexibility for customers.

The new version expands on the previous card production functionality improvements, now enabling customers to more easily perform account maintenance tasks such as managing the status of an account, handling lost/stolen cards or blocking or closing an account. It can also improve the processing of card applications by enabling batch imports of cards to be processed, as well as supporting card production through easier management and handling of data.

Authentic's transaction processing capabilities are a key part of NCR's CxBanking offering, continuing NCR's commitment to staying at the forefront of its customers' requirements.

"From its inception, Authentic was built to deliver the ultimate balance of configurability and ease of use. The new release delivers even greater flexibility for users when orchestrating transaction processing, ensuring they have a system that can meet their needs both for today, and for a rapidly changing and uncertain future," said Steve Nogalo, vice president and general manager of Payments Solutions at NCR. "In addition, the changes we have made to the card production functionality in this version, and our future plans in this area, will make choosing Authentic an even easier decision for financial institutions who need a system that is designed from the ground up to meet the challenges they face every day."

Authentic supports a full range of payment applications. It can be used as a payment gateway, to power consumer payment service hubs or omni-channel systems, and to drive all major ATM and POS devices, scaling from support of small gateway systems, to global networks. It delivers conventional card-switching services as well as supporting digital banking and eCommerce. Authentic also incorporates issuer authorization and stand-in functionality.

Authentic's compliance with the PA-DSS 3.1 standard is part of the wider compliance for the NCR Payment Suite, comprising Authentic and Fractals.

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. By deploying Authentic as their EFT system, customers can operate a multi-faceted payments business from a single platform. Authentic can accept any type of transaction from any device, source or system, authorize and authenticate it, and route it to any destination.

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, Ga., 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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