About NCR Mobile Pay

NCR Mobile Pay simplifies the dining experience and streamlines consumer-server interactions. By putting the digital check in the hands of the consumer, Mobile Pay enables consumers to quickly and easily apply a mobile payment to their guest check. Right now, consumers are sensitive to close interactions. Help your consumers (and employees) feel safer and encourage proper distancing with Mobile Pay. It provides a true, contactless experience that keeps your consumers in control of the entire payment experience.

NCR Mobile Pay:

- **Provides a contactless payment experience**: Consumers pay and tip using their smartphone—so they never hand their payment card to a server and never have to touch a payment device.
- **Increases speed of service**: Enabling your consumers to pay on-demand helps your staff turn tables faster during peak day parts.
- **Increases consumer satisfaction and trust**: Consumers appreciate the ability to safely control the payment experience by interacting with their smartphone.
- **Improves tip percentages**: Preset tip percentages make it easier for consumers to select a higher tip percentage.
- **Reduces potential credit card fraud**: Combining Mobile Pay with NCR Payment Solutions provides added security with CVV verification and Address Verification Service (AVS).

NCR Mobile Pay Features:

- **No hardware needed**: Mobile Pay is compatible with any smartphone device, making it easy for your consumers to use regardless of their mobile preference.
- **No application development required**: Mobile Pay does not require consumers to download an application to their smartphone—consumers simply scan a QR code that takes them to a mobile website.
- **Email receipts**: Consumers can enter their email address to automatically receive a digital receipt once the check is processed and paid.
- **Branded user interface**: Mobile Pay allows you to easily add your logo and make the portal align with your brand.
- **Operator Dashboard**: Gives quick insight into site transaction volume and site analytics.

How it Works

You can easily integrate Mobile Pay into the day-to-day routine of your Front-of-House (FOH) staff. At the end of the dining experience, the server prints the guest check, as normal. Toward the bottom of the guest check, the system prints a unique QR code and six-digit code, with short instructions for the consumer to pay for their check using their smartphone.

When a consumer receives their check, they can access Mobile Pay using the following methods:

iPhone Camera allows consumers to scan the QR code by simply opening their native Camera app and viewing the QR code. A "launch in web browser" link appears, to instantly open their check within the mobile web browser.

Android 9+ Camera allows consumers to scan the QR code by simply opening their native Camera app and viewing the QR code. A "launch in web browser" link appears, to instantly open their check within the mobile web browser.

NCRPay.com allows consumers to visit www.NCRPay.com in their mobile web browser and receive a prompt to enter their six-digit check code.

QR reading app allows consumers to scan the QR code using any QR reading app, to instantly open their check within their mobile web browser.

Text to Pay allows consumers to pay the check using the text message sent to their mobile phone. The text message contains the NCR Mobile Pay check code as a link. Consumers make the payments by remotely accessing the check code.

When the consumer opens their check on their smartphone, they are be able to:

- View their itemized check.
- Add a tip.
- Submit payment.

Once Mobile Pay processes the payment, a notification appears at the top of their smartphone screen to let them know the payment was successful. The next time a server logs in to a terminal, a popup notification appears to let you know the consumer paid. You can close the check at this time.

Default vs. Configurable Functionality

Your restaurant is initially set up with basic functionality. This makes it intuitive and easy for FOH staff and guests.

NCR

Default settings include:

- End-of-receipt messaging (QR code and six-digit code).
- Mobile payments.
- Text to Pay (if applicable).

To configure additional functionality:

Access the NCR Mobile Pay Dashboard (https://ncrpay.com/dash) to enable additional functionality. For more information on configuring these features, see Using NCR Mobile Pay.

NCR Aloha Mobile (AMOB) Integration

When you use Aloha Mobile (AMOB) mobile devices to create a check, Mobile Pay generates a check code, as normal; however, you must print the check on a printer attached to a terminal to provide the consumer with their code. The Bluetooth© printers used by mobile devices do not support printing the six-digit check code or QR code.

> For more information regarding a subscription for Aloha Mobile, please contact your Hosted Solutions sales rep or your channel partner/local office.

Secure Payment Processing

Processing payments through NCR Mobile Pay is completely secure. Payment information is securely encrypted in our cloud database and processed host-to-host. Mobile Pay does not store any payment information on a device. Credit card transactions run through EDC or the NCR payment gateway in the same batch as standard credit card transactions.

CCPA Compliance

The NCR Mobile Pay application allows a consumer to provide consent to share their data with a restaurant owner. The data that is shared is in compliance with the California Consumer Privacy Act (CCPA).

Under CCPA, a consumer can provide consent to share their data, download the data being shared, and delete their account.

Providing Consent

After a consumer signs in, they can opt to not share their data by clicking the "Do Not Sell My Data" link located at the bottom of the NCR Mobile Pay home screen. This link appears only after the consumer is logged in to www.ncrpay.com.
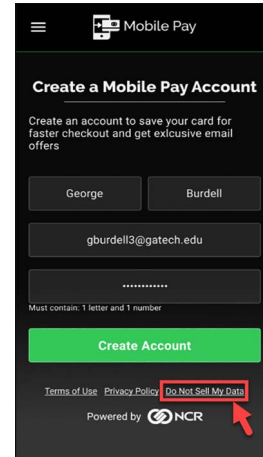

Figure 1 Consent

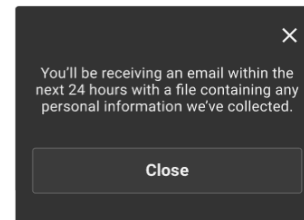If the consumer does not click the link to decline the sharing of data, the following message appears:

Figure 2 Confirmation Message

The links at the bottom of the screen toggle between "Sell My Data" and "Do Not Sell My Data."

Downloading Data

A consumer can download their data being shared by selecting the "Email Me My Data" link at the bottom of the screen.

An email with the data being shared is sent to the email address used at the time of registration. The data contains the customer name, email address, and phone number.

Using NCR Mobile Pay

This section discusses how customers navigate through Mobile Pay, notifications that appear when a customer performs an action in Mobile Pay, and how to configure options specific to a site, such as tip percentages, guest ordering, and specials.
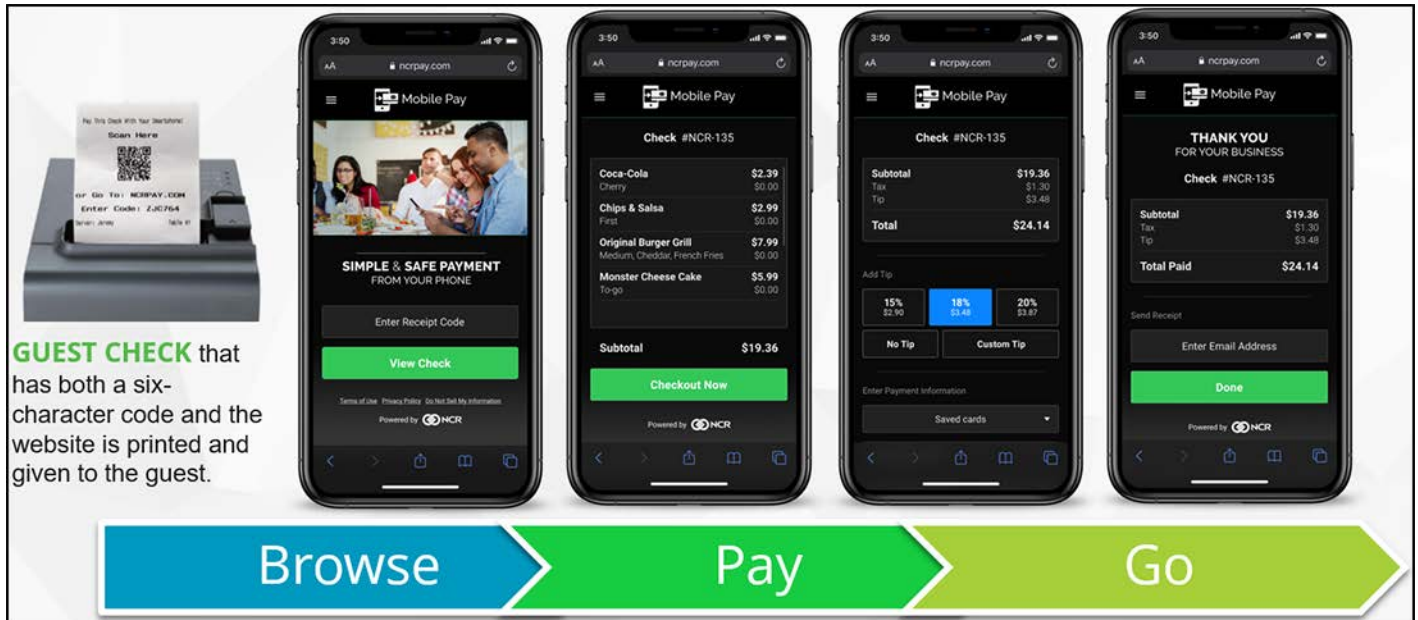

Figure 3 Mobile Pay Screen Flow

Text to Pay for Mobile Pay

Guests may pay their guest check using a text message you send to their mobile phone. The check code is embedded into the text message. The guest touches the URL and follows the prompts to complete the payment process.
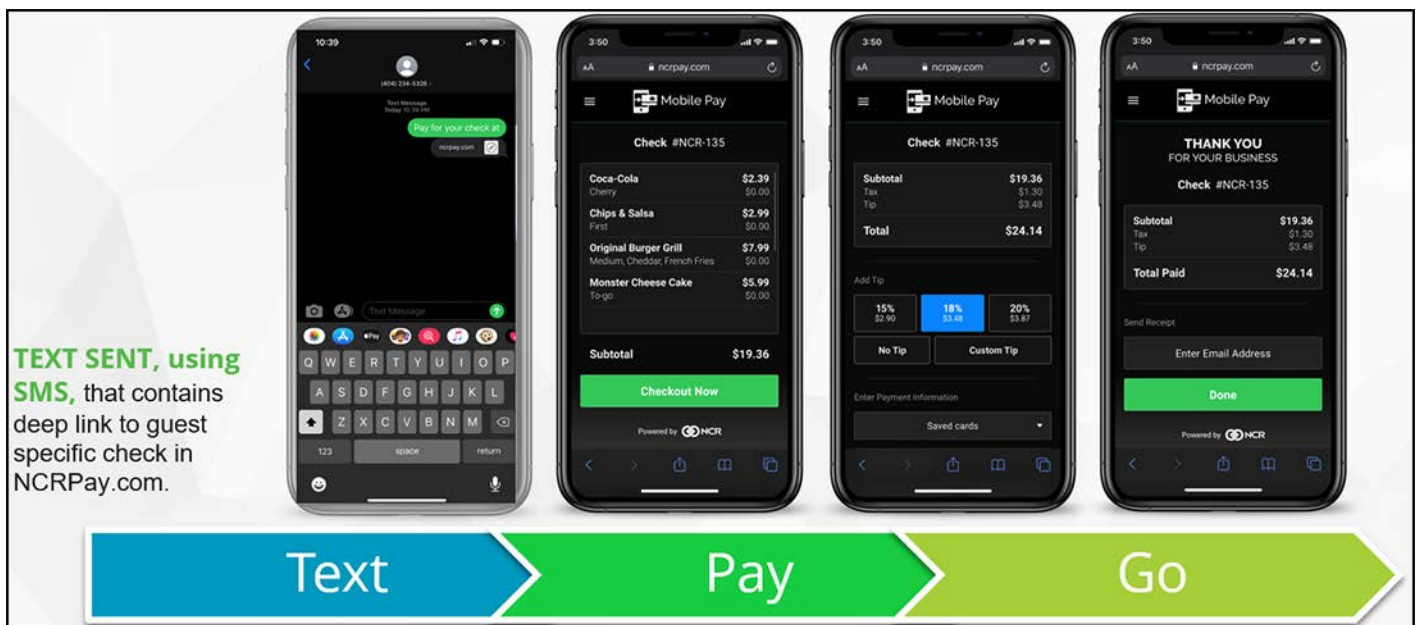
Figure 4 Text to Pay Screen Flow

Applying ASV Card to Check

Consumers can enter their Aloha Stored Value card number into the Mobile Pay website, and the remaining balance appears. The consumer can use gift cards to pay for the total check amount or they can use the remaining balance to pay for a partial amount of the check. Consumers can also use multiple ASV cards as payment for a check (if the card balances combine to cover the total check balance).
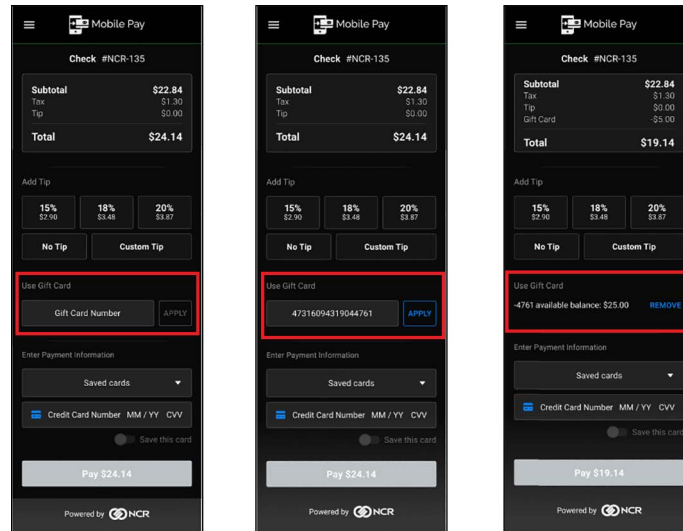
Figure 5 Payment through ASV Gift Card

Applying Aloha Loyalty in Mobile Pay

1. A consumer signs in to the **Mobile Pay app** on their mobile phone to pay the bill.

   When Aloha Loyalty is activated, a new prompt appears for the consumer to enter their phone number.
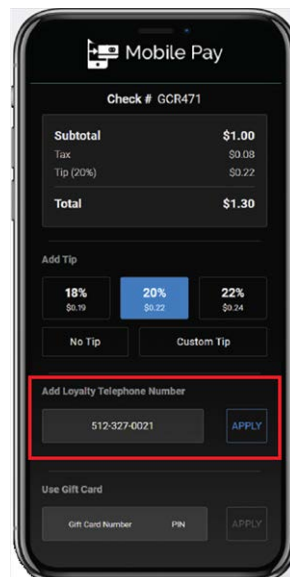
Figure 6 Aloha Loyalty

2. The consumer enters their **phone number** in 'Add Loyalty Telephone Number' and touches **Apply**.

   Apply is not active until the consumer enters a nine-digit phone number.

   If a consumer is not active in the Aloha Loyalty Database, an error message appears.

   Once the loyalty is applied, the subtotal is updated with the amount saved from the visit and the consumer's name.

3. Consumer then continues to make the **payment**.

Paying Check Using ORDERPOINT!

Guests can pay the check using their smartphone to scan the QR code that appears on the ORDERPOINT! display.
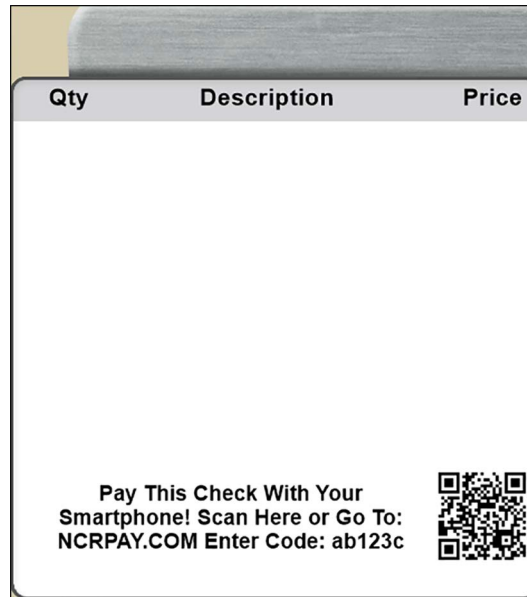
Figure 7 ORDERPOINT! Display

Generating Mobile Pay Check Code

In a site using Aloha® **Quick Service**, operators need the ability to generate an on-screen six-digit code to provide consumers who do not want to print a chit. When implemented, a new button appears on the chosen panel in the FOH.
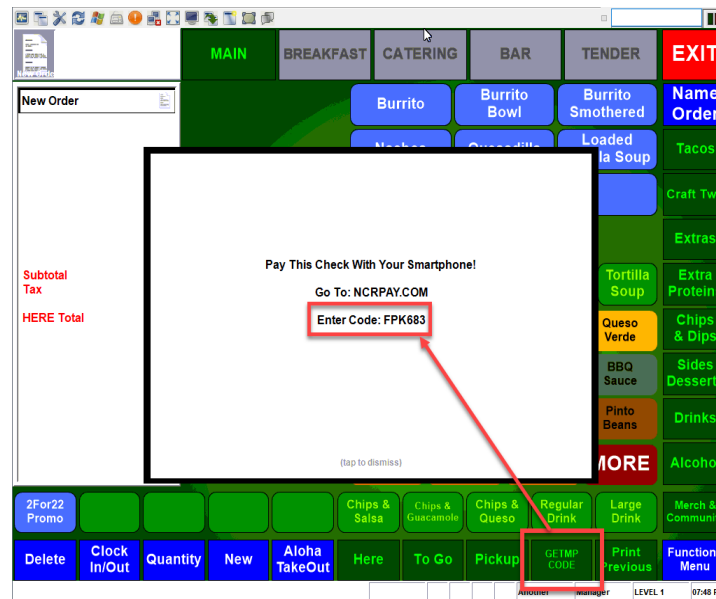
Figure 8 Get Mobile Pay Code

The cashier selects this button to display the check code, and then verbalizes the code so the consumer so they can pay the check using their smartphone.

Sending Text To Pay Message

You can text the NCR Mobile Pay check code directly to your customers so they can pay remotely.

To send a Text to Pay message:

1. Log in to the **FOH**, and navigate to the **screen** where the Text to Pay button is located.
2. Touch **Text to Pay** function button to display the following screen.
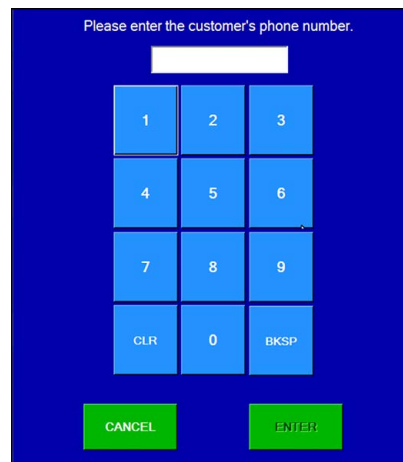
Figure 9 Enter Phone Number

3. Type the **phone** number to which to send the text message and touch **ENTER**.

The guest receives a text message with the payment URL and the check code embedded into it, as shown in the following screen:

Figure 10 Text Message

The guest touches the **URL** to access the payment portal (www.NCRPay.com or a custom URL), and submit the payment.

In a Table Service environment, you must move to another guest check or exit the POS while the consumer completes the payment process on their mobile phone.
In a Quick Service environment, make sure that the check is open until the payment is complete.
Like any Mobile Pay transaction, you will receive a notification when a payment has been applied. Please close out the guest check once your guest has applied the payment.

Responding to Terminal Notifications

When a guest uses Mobile Pay to pay a check assigned to a server, a message appears on the FOH terminal when the server logs in.

Touch **Exit** to ignore the notifications and return to the POS.

Touch **Dismiss** to the right of a single message to remove the notification from the list.

Touch **View All** to view all notifications previously dismissed.
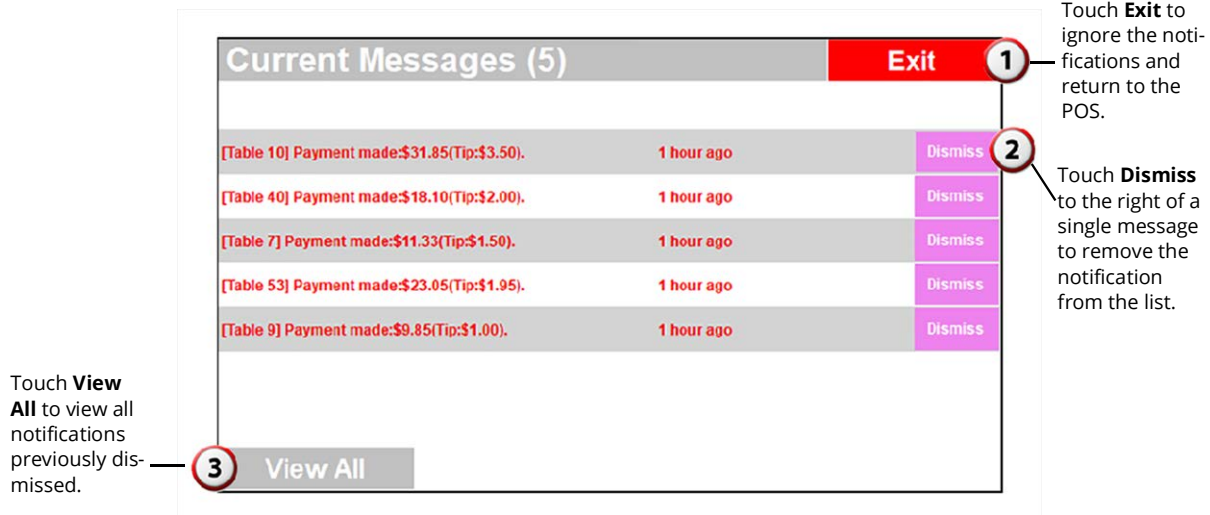
Figure 11 Responding to Messages

Using the NCR Mobile Pay Operator Dashboard

To view the NCR Mobile Pay activity for your restaurant, visit https://ncrpay.com/Dash/Account/Login and log in with your operator credentials. If you have not yet received your operator credentials, contact Support@AlohaEnterprise.com.

When you log in to the NCR Mobile Pay Operator Dashboard, by default the 'Payments' screen appears.
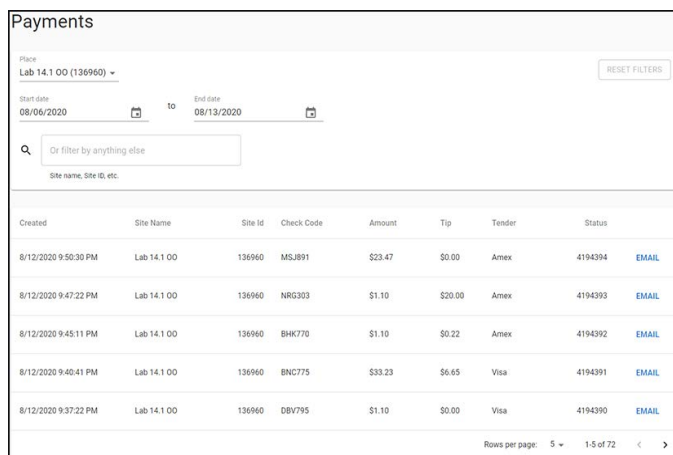
Figure 12 Operator Dashboard

The Operator Dashboard screen is divided into two panes, the left pane and the right pane. The left pane shows the functions available to you. You can select the required function to view and/or edit the records for each function. The right pane shows the details for the selected function in the left pane.

Through the Operator Dashboard screens, where applicable, you can select and/or specify the following parameters to view or edit the records:

- Select the Place (Site name and Site Id combined).
- Specify a date range for which to view a set of records.
- Perform a search to view a specific record or a set of record(s).
- Sort rows in ascending or descending order. To sort rows in ascending order, click a column heading until an up arrow appears. To sort rows in descending order, click a column heading until a down arrow appears.
- Choose to display (5, 10, or 25) rows per page. By default, 10 rows per page are shown.

Payments

Click Payments in the left pane to view **transaction detail** for all payments made using Mobile Pay for the specified date range.
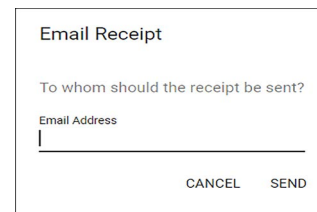

Figure 13 Payments

The table in the Payments screen shows the transaction details, such as, transaction time stamp, site name, site identi-fication number, check code used to make the payment, amount paid for the transaction, tip amount, tender type used, and transaction status as received from the POS terminal.

The Status column displays a unique transaction identifier, if the transaction is successful (for example, 4194332); other-wise, it displays an error code that lines up with a Mobile Pay error message (for example, -408).

You can click the EMAIL link to the right of a transaction to enter an email address and send a copy of the receipt to a guest, upon request.
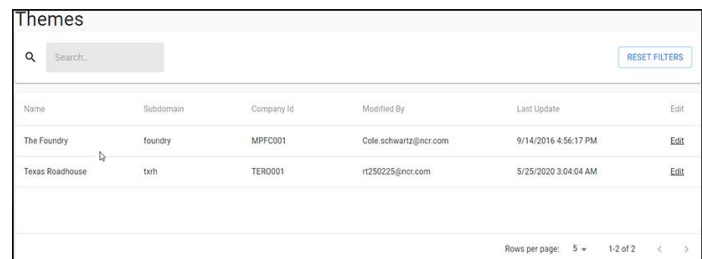

Figure 14 Email Receipt

Themes

Click Themes in the left pane to view the configured themes for the company. Themes allow companies/owners to brand Mobile Pay with their colors and logos so that it looks similar to their company branding; however, it is still tied to Mobile Pay so that NCR can send updates.

Figure 15 Themes

The table in the Themes screen shows the company name, company sub-domain, company identification number, person who modified the theme, and the modification time stamp.

Click Edit to the right of the theme to modify. Use the theme editor to select the Logo, Welcome and Thank you images, enter a Welcome message, and a Thank you message. Click Apply to save the changes.

Figure 16 Edit Theme

Servers

Click Servers to view the Mobile Pay transaction details by server, for the selected date range.

Figure 17 Servers

Tip Presets

Click Tip Presets in the left pane to view and/or edit the tip percentages.

Figure 18 Tip Presets

To change the default tip percentages (18%, 20%, and 22%) that appear for Mobile Pay transactions, you can type the new percentages to use, and click SAVE CHANGES. Once the changes are saved, the 'Presets updated successfully!' message appears.

When a guest makes a payment, the percentage in Tip 2 is used by default; however, a guest can select a different percentage.

Sanity Check

Sanity Check is a configuration verification and troubleshooting utility that you can access using the NCR Mobile Pay dashboard.

To use the utility, you must use the Site ID associated with the site in Command Center (CMC).

If there is a problem with the CMC connection to the site, Sanity Check returns a Site Down message. If the site is in a CMC tree that does not have the AOO Gateway provisioned for the company, it returns a Company Not Found message.

When the Sanity Check is successful, a request is made to the site associated with the Site ID to verify the configuration. This verification process is logged in the *Debout.MPAgent.DATE.log* file on the Back-of-House (BOH) system.

Figure 19 Sanity Check

If configured properly, the following components appear on the Sanity Check screen with the Success status set to True:

JOB — References the job code configuration.

ACC — References the POS access levels configuration.

TRM — References the terminal configuration. This can also return a False for terminals that are configured in CFC/NAM, but offline or turned off.

EMP — References the employee configuration and verifies if a uCheck employee exists for each terminal.

PRT — References the printer and terminal configuration to verify that the printer that is on the host terminal(s), and matches the printer(s) on the interface terminal(s).

Https://ncrpay.com and https://radiantmobileapp.com — References the external communication to hosted Mobile Pay servers; required to get check codes and communicate with the site from a customer device.

Internal Port — References the communication between the FOH MPAgent and the BOH Mobile Pay service. If this returns a false, verify the task is running on the FOH and firewall configuration.

Terminals — References the terminals that are configured in TRM.dbf appear here and their status with the BOH.

Any failed Sanity Check parameters for the SiteID are set to False.

Adjusting Transactions in Mobile Pay with NCR Payment Gateway

With NCR Payment Gateway and Mobile Pay, a generic tender is sent to Aloha, and the transactional data is completed host to host, and not sent to the site. In this situation, adjustments, refunds, or voids to the tender cannot be done in store. These adjustments to the tender must be done on the NCR Payment Gateway portal. You can do the following adjustments using NCR Payment Gateway:

- Void a transaction (same day)
- Refund of a transaction (after settlement)
- Increase approved amount
- Decrease approved amount

To adjust transactions in Mobile Pay with NCR Payment Gateway, log in to the ServerEPS application using the User Name, Company, and Password.
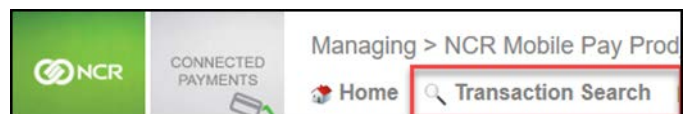

Figure 20 Transaction Search

Click the Transaction Search option.

Figure 21 Search Parameters

From the Transaction Search tab, select the required store and the date(s) to search for transactions. Optionally, you can add additional criteria to search specific cards or transaction types.

The following screen shows the results generated by the criteria set in the Transaction Search screen.

Figure 22 Search Results

Select a record with the transaction type as Pre Auth Comp to modify. The Pre Auth Comp transaction type is a transaction that is not yet settled, and the only transaction type for which adjustments are allowed.

Figure 23 Transaction Details

Click Manage to adjust the transaction amount.

Figure 24 Transaction Management

In the Manage Transaction section, select the Increase Amount or the Decrease Amount option, and enter the amount in the Amount (pre-filled) box (for example, $3.22 in Figure 19) to populate the amount to match the transaction. Click Process Transaction. The transaction type updates to reflect either Pre Auth or CardVerification.

Declined Payments

If a credit card payment is declined while processing, error messages appear to the guest based on the tender type.

For EDC, the following error message appears:
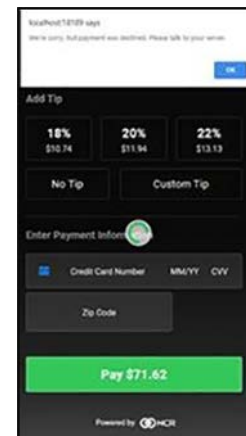
Figure 25 Payment Declined - EDC

The guest selects OK to return to the payment screen, and attempt another card to pay the check.

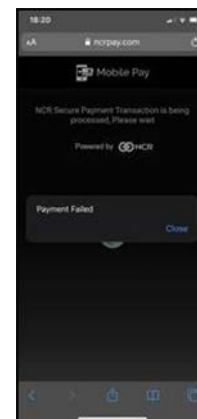For Connected Payments, the following error message appears:

Figure 26 Payment Declined - Connected Payments

Guest selects Close to return to payments screen, and attempt another card to pay the check.

On the Aloha POS terminal, the operator must delete the terminal notification for the declined transaction to close the check.

Frequently Asked Questions

Q) A payment for a guest was not successful – what happened?
A) A few things can cause this:

Confirm the check is not currently open on the terminal. A payment fails if the server is viewing that check on the POS. Mobile Pay cannot lock the check because the server may be making a modification to it at that moment.

Radiant Heartbeat service may be stopped. To restart the Radiant Heartbeat service:

Access the Aloha BOH site controller and type services.msc in 'Run.'

Right-click Radiant Heartbeat and select either Start or Restart.

Close the services function.

Confirm the card type the guest is attempting to use is accepted at your restaurant.

Confirm the guest has a good connection on their device (either 3G/4G or Wi-Fi.)

Q) How does a consumer split a guest check?
A) Guests who want to split payment or split items on a check can work with their servers to split the check—and then can still pay through the NCR Mobile Pay.

Q) Why is NCR Mobile Pay telling me "The code doesn't sound right."?
A) The code is always three letters and three numbers, with no dashes, is globally unique, and reset daily – confirm the guest is entering it correctly.

Q) What is the code to pay my check?
A) The code is always three letters and three numbers (For example, DZF678) – confirm the consumer is entering it correctly.

Q) Can a consumer use NCR Mobile Pay on any device?
A) Yes, a consumer may visit www.ncrpay.com on any mobile device with a web browser.

Q) How do my guests scan the QR code?
A) On an Apple device: They open the camera app, position the phone so the QR code appears in the digital viewfinder and the device will recognize and launch the code.

On an Android device: Not all Android phones can read a QR code. The Google Assistant can detect QR codes if the guest uses a long-press on the "home" icon or says, "OK Google" and then taps the Google Lens icon at the bottom right. They can also download a QR reader from the Google Play store. Once they have the QR scanning window open, they position the QR code and choose the correct option.

Guests can additionally be texted a link to their unique check on NCrpay.com using the Text2Pay feature.

Q) Does a consumer have to enter credit card information each time they use NCR Mobile Pay?
A) NCR Mobile Pay supports cards that have been saved in the browser. If guests are also iOS users, they may utilize the iOS "Scan Card" feature that is present when a user selects the credit card field.

Q) How do I turn certain features on/off?
A) To override the default percentages on the tip buttons, log in to https://ncrpay.com/dash and click **Configure**. To enable or disable any other functionality, please contact us at support@alohaenterprise.com.

Q) Why is my dashboard not rendering correctly?
A) The NCR Mobile Pay Dashboard works best with Chrome, Firefox, Safari, and IE9+.

Q) Are the payments secure?
A) Yes, www.ncrpay.com is a PCI-DSS validated consumer-facing web site and NCR Mobile Pay does not store payment information on a device. Contact your NCR representative for a record of compliance.

Visa maintains a list of Visa approved service providers, which is reviewed annually. To be on Visa's list of approved service providers, a product or service must have completed a PCI DSS validation (or audit) within the past year and submitted evidence—a form called the Attestation of Compliance or AOC—from the service provider and their independent auditor.

For a list of PCI DSS products and services that NCR Hospitality validates, please see the list at the following link: https://ncr.sharepoint.com/sites/data_security/audit/SitePages/Home.aspx

Q) Will I have to run a different batch for Mobile Pay transactions?
A) The answer to this question is based on your processing environment:

For customers using EDC to process Mobile Pay transactions – No separate batch. Mobile Pay transactions are passed down to the site for processing.

For customers using the NCR payment gateway (Connected Payments) to process Mobile Pay transactions - Separate batches. In this case there will be a batch for the store and an eCommerce batch above store.

If both in-store transactions and Mobile Pay transactions are processing through the NCR payment processor, the batches are separate, but all sales will be seen in the same Merchant Portal.

For customers using EDC in store and the NCR payment gateway above store – Separate batches.

If both in-store transactions and Mobile Pay transactions are processing through the same processor (Vantiv/World-Pay or First Data are the only two that fit this category), the batches are separate, but total sales are viewable in the same merchant portal.

Q) Can the guest order items from their phone?
A) No, this functionality may make a comeback into Mobile Pay in the future, if the market demands it.

Q) How do I reprint the NCR Mobile Pay code for the guest?
A) The system prints a check code on each guest receipt. Recall the guest check on the POS and reprint the receipt(s), as needed.

Q) Where can I view information collected through NCR Mobile Pay?
A) Visit your dashboard at https://ncrpay.com/dash and log in with your operator credentials. If you do not yet have operator credentials, email support@alohaenterprise.com.

Q) Does the NCR Mobile Pay website work with quick service operations?
A) NCR Mobile Pay and the Text2Pay feature operate on both Table Service and Quick Service POS systems. Today these customers can offer mobile payments through app-based solutions.