

# The No Compromise Charge Card

# NCCB

To improve charge card transaction security in all avenues of commerce making mass charge card information theft a profitless crime. Do so without massive infrastructure costs for any participant: consumer, merchant or provider. Reduce transaction times and provide additional operational enhancements for all participants.

*In 10 slides or less*

# Why is NC3 Important To You?

Financial stability is a major support of our lives.



Credit card compromise is painful.  
Debit card compromise can be ruinous.

In 2014 over 1.4 billion accounts were compromised

As of 9/2/2016 over 2 billion accounts  
have already been compromised!

# What Is NC3?

**NC3** is a new way of thinking about security, moving from more complex and expensive locks to a simpler and cheaper solution that opens up a wide range of new capabilities.

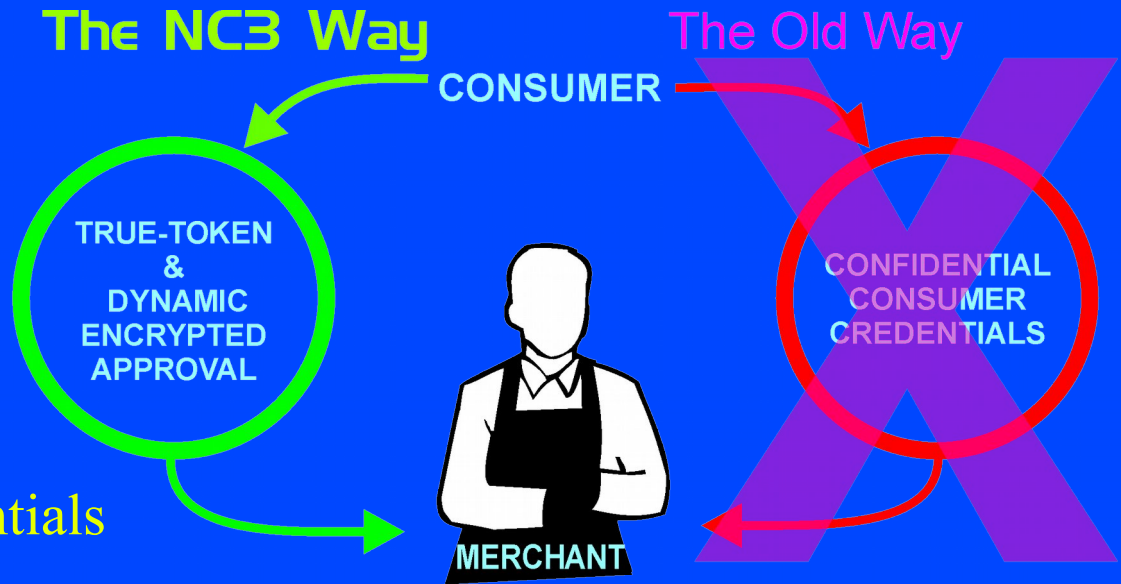
**NC3** makes stealing charge card information a profitless crime. Denying a potential cyber crook any possible reward is winning without fighting.



# How does NC3 Work?

**NC3** provides a true-token **not** generated from the credentials plus a dynamically encrypted, one-time-use approval.

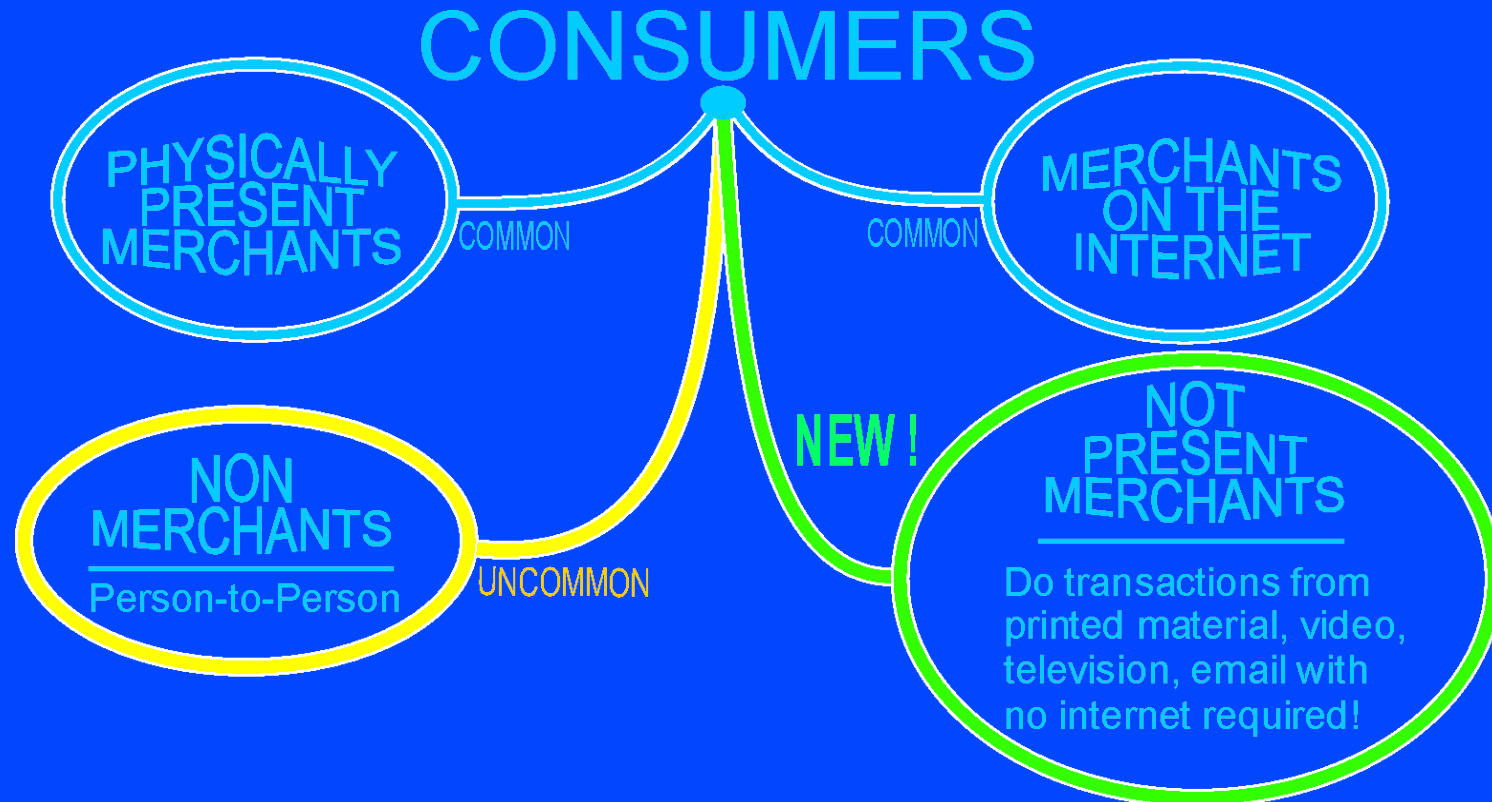
Confidential Consumer Credentials are *never* in merchant custody.



*What merchants don't have  
crooks can't steal*

# Where Can You Use NC3?

**NC3** can be used anywhere! You can be physically present at a merchant (brick & mortar), electronically present on the internet, or not connected to a merchant at all. You can even do transactions person-to-person.



# Who Benefits from NCB?

All participants in commerce, including billions of consumers, millions of merchants and dozens of providers benefit from adoption of **NCB**. Some reasons are listed below. See *Notes* for more.

## Consumer Security & Operational Enhancements

**NCB's** communications can't be intercepted unless the crook is between you and terminal. Altered card swipers gather nothing of value. Each transaction is encrypted differently and perfect copies are useless.

Enhancements include: Voice Command, Order-in-Advance, Person-to-Person transactions, Foreign Currency detection, multi-choice Gratuity Calculator, Sub-Accounts, not-to-exceed authorizations, a single interface, and the end to trillions of "Debit or Credit" questions.

## For Merchants

Not holding consumer credentials reduces risk. Using existing communications and transaction infrastructure (no new hardware required) reduces costs. Order-in-Advance allows for complex ordering and increased queue speed because the consumer arrives at checkout with the charge already authorized. More: Easy Wireless Tableside Checkout, Foreign Currency awareness, optionally initiating the Gratuity Calculator, consumers move faster when they don't have to answer "Debit or Credit?", and migration possibilities to eBilling for conventional services (think utility bills), and more.

## For Providers

Add revenue enhancement and cost savings to security and operational enhancements. If the underlying credentials are never revealed, it is unnecessary to *ever* re-issue a card and that reduces cost. The **NCB** identifier can be re-provisioned by the consumer without assistance.

Revenue enhancements include the over six billion dollars in fees annually earned by companies whose reason for existence is the security that **NCB** provides at no extra cost. Add the revenue from an estimated 40% of consumers who avoid e-commerce simply because of security concerns. There is more.

# When Will NC3 Be Here?

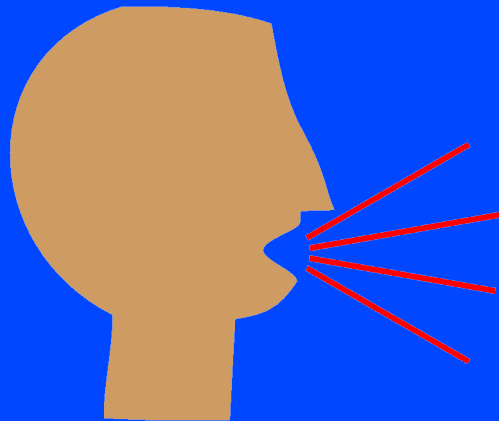
When enough people get tired of replacing their cards and dealing with credit monitoring.

When you're sick of being worried, get mad as hell and won't take it anymore.

When you get riled up and let providers, merchants and your politicians know a better way exists and you want it!

*Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.*

Margaret Mead



How do you let them know? See  
<http://nc3.mobi/how-to-get-nc3/>

# NC3 has multiple goals to benefit consumers, merchants and providers

## Improve Security

Protect consumers, reduce loss risk and liability by ending the tempting lure of massive volumes of consumer credentials held by merchants.

## Add Operational Improvements

Reduce order and transaction times  
Increase security AND ease-of-use  
Create one mode for all commerce avenues

## Reduce Costs

Reduce implementation cost by using existing hardware  
Reduce transaction cost by using existing transaction infrastructure



# Long term trends guided NCB development

## Crooks are Not Dummies

They are just as smart as anyone else and, absent committee meetings, binding regulation or moral constrictions, they are more efficient taking just seconds to compromise systems and minutes to exfiltrate data.

## There is a Traffic Change on Avenues of Commerce

**NCB** can provide better and simpler security for growing electronic and mobile commerce and provide for traditional brick and mortar retail, restaurant, service and other in-person commerce.

## Make Life Simpler

Use technology consumers, merchants and providers *already* have.

## Be Effective *and* Efficient *and* Fair

Be secure and do so while making living better, not more complex or confusing. Include benefits for all participants. Don't burden some while rewarding others.

# For More Information About The No Compromise Charge Card

See the web site

[www.NC3.mobi](http://www.NC3.mobi)

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