

The No Compromise Charge Card

NC3

NC3 addresses systemic problems with charge cards and new ways of addressing those problems with extraordinary enhancements.

The goals are:

Improve 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, while reducing risks and costs for all.

Reduce transaction times for greater consumer throughput and provide additional operational enhancements for all participants.

Why is NC3 Important To You?

Financial stability
is a major support for our lives.



The problem:

Charge card (including credit, debit and similar) compromise, both physical and card information, is massive. In 2014 over 1.4 billions accounts were compromised. In 2016 it was over 3.0 billion. Credit card compromise is painful. Debit card compromise can be ruinous.

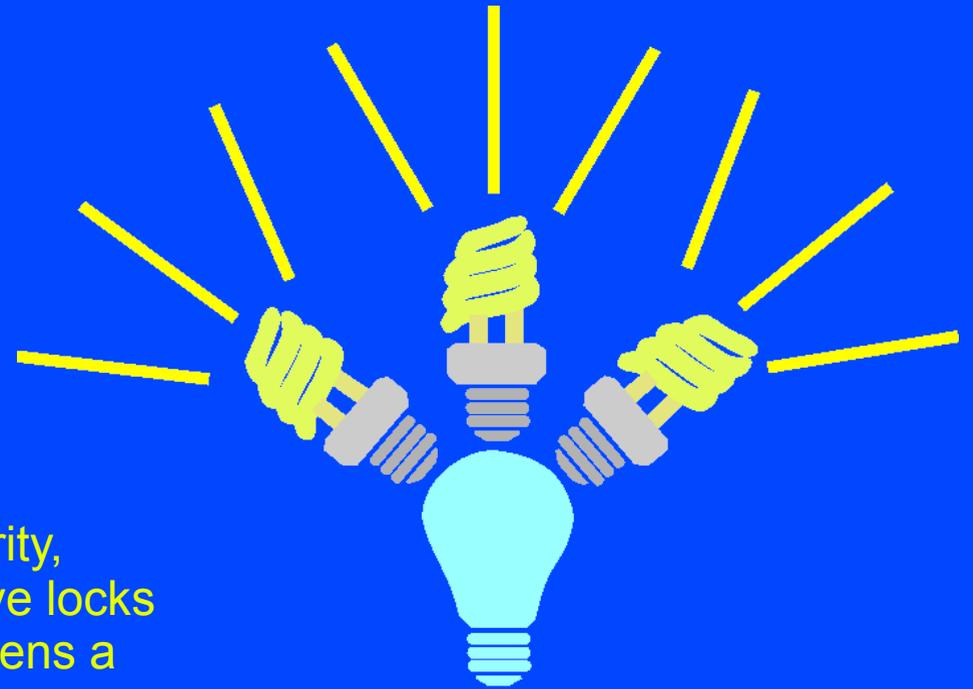
This approach is unique.

Some enhancements don't address security for treasure chests of consumer credentials held by merchants. Some impose their own requirements including massive costs (chip card readers cost billions). All costs are eventually paid by consumers.

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 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.

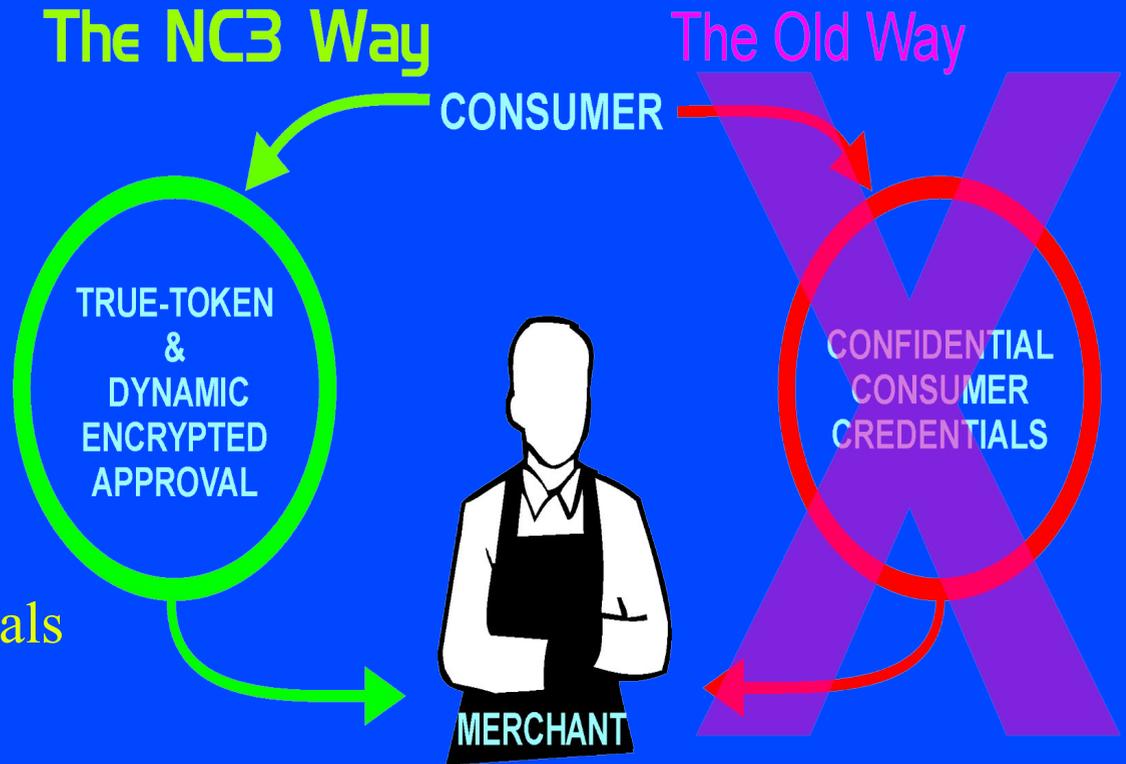


Better Bulb Thinking

How does NC3 Work?

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

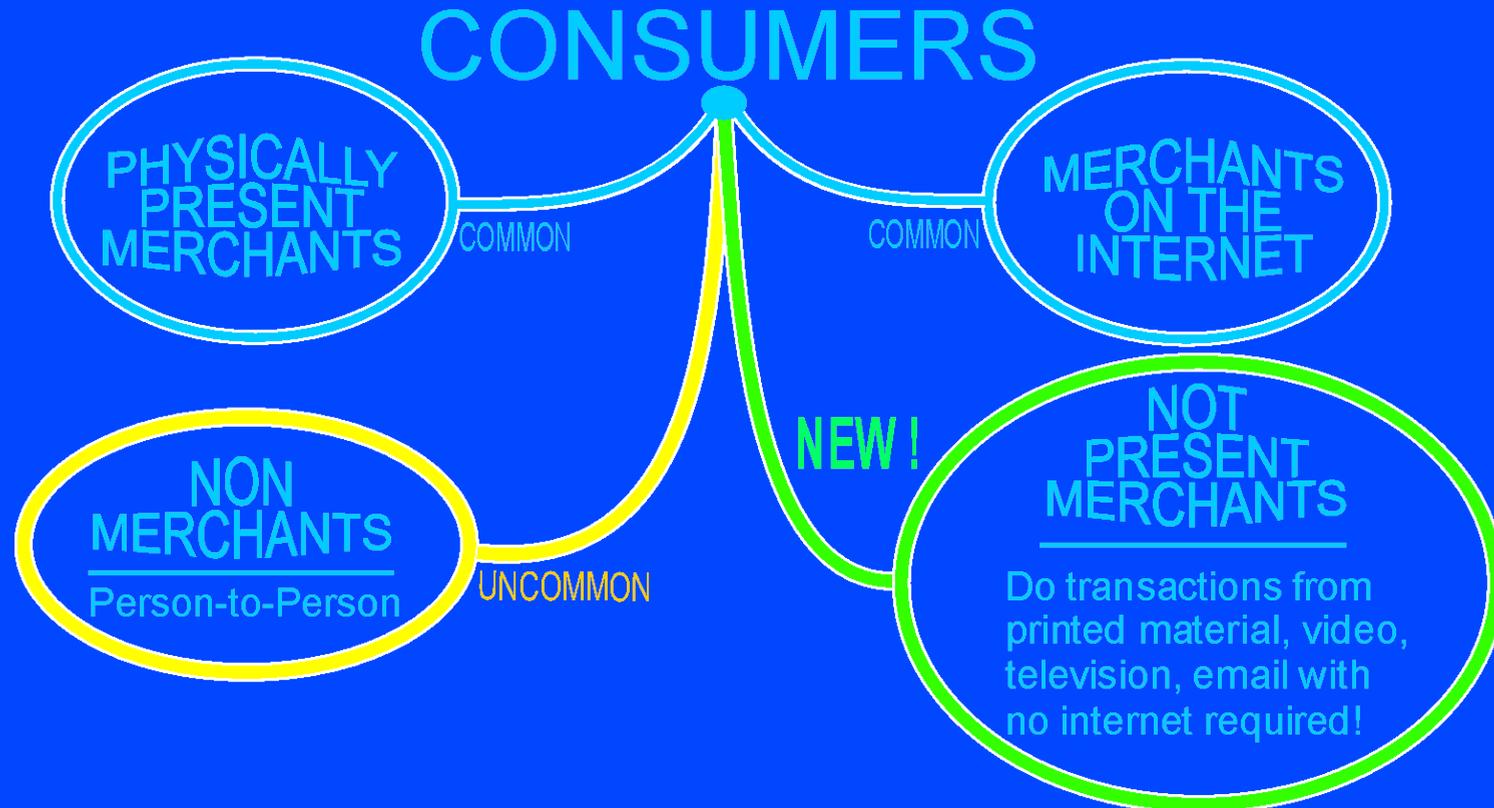
Confidential Consumer Credentials are *never* in merchant custody.



*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 hundreds of providers benefit from adoption of **NCB**. Some reasons are listed below. See *Notes* for more.

Consumer Security & Operational Enhancements

NCB's optical communications are line of sight, not omni-directional. Unless the crook is between you and the terminal interception isn't possible.

Altered card swipers gather nothing of value. Each transaction is encrypted differently and perfect copies are useless.

Enhancements include: Touchless Operation, Voice Command, Order-in-Advance, Person-to-Person transactions, Foreign Currency detection, Gratuities, Sub-Accounts, not-to-exceed authorizations, all in a single interface,

For Merchants

Not holding consumer credentials reduces risk. Using existing communications and transaction infrastructure (no new hardware required) reduces adoption cost.

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 multi-option Gratuity Calculator, and migration possibilities to eBilling for conventional services (think printed 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 billions 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?

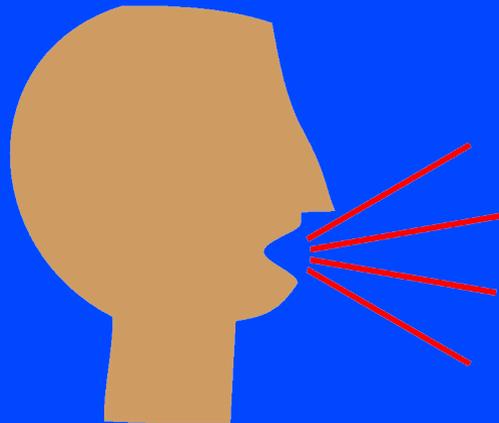
When enough people get tired of replacing their cards and dealing with credit monitoring.

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 massive volumes of 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

